

Insight



Scott Smith Executive Vice President & Chief Marketing Officer

The Will to Win

If you haven't read Roger's perspective on WILL 2 WIN, turn to page 10. My take - your short-term internal motivation to work hard every day while eyeing the long-term prize ahead – this is the will to win. When you're in the ring, when you're taking the hits and getting knocked down, you better believe the will to win is the fuel that will bring you to your feet to come back swinging.

Before you can have the will to win, you must define what winning means and you must know your opponent. The simplest definition of winning is when an individual or a team competes with its opponent, and by the time the last out is made or the clock runs out, one side has scored more. As for who your opponent is - you don't really have an opponent; you have a goal. So, what is your goal? As an agent, your goal could be focused on sales, income, quality, or an improved contract. As a manager, your goal is likely focused on the weekly sales of your team. It could also relate to codes, bonus earners, or a promotion.

Now, what is the line of victory? What designates you as the winner? Likely, you win when you reach a numerical goal. In sports, when you do not score more than your opponent, then you don't win (except in the case of moral victory...another story for another day). If your goal is perhaps Convention and you miss by a dollar, then you don't go to Convention. You didn't win. But did you really lose? Sure, you don't go to Convention, but by no one's standards are you a loser. Just coming close in our company can mean financial prosperity.

Okay, so what does it mean to truly have the will to win?

One of the greatest and most successful sports leaders in history, Vince Lombardi, believes that the will to win is greater than the event itself. Simply put, even if you do not achieve 100% of your goals, the strength of your desire - your will to win - will carry you to success. It is difficult to consistently win unless you have the internal drive on a daily basis to motivate yourself. It's not about the prize. It's not about the competition. It's not about the score. It's about the fire you have in your belly when the going gets tough.

Do you have the will to win? Must you be born with it, or can you acquire the will to win? I believe everyone has the will to win, it just depends on the event. Something matters to everyone; however, it's just a case of priorities. Your will to win, your will to achieve success, your will to meet your goals, your will to excel, and your will to provide, when all wrapped together, becomes your motivation and commitment to activity. It is activity - hard work - that brings you to success.

Is the will to win in you?

Suns 2



American Income Life

Insurance Company has been meeting working families' needs for over half a century. We are a leader in the union insurance market and are totally committed to meeting the needs of union members through personal one-onone service and complete Home Office customer support. You can count on AIL to do what it says it will do

spotlight

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News Page

SGA CAREER TRACK

New Markets **Opening & Expanding**

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@ailife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,989,817.73 in bonuses. For more information on the monthly bonuses, turn to pages 8 & 9.

REOUIRED RETENTION RATE

Effective Jan. 1, 2008, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for Spotlight recognition only.

Retention:

Net to Gross:

DATES TO REMEMBER

Wednesday, Dec. 24 & Thursday, Dec. 25, 2008 The Home Office will be closed for the Christmas holiday.

Monday, December 29, 2008 All business and PR credits must be at the Home Office to count for December production.

Thursday, January 1, 2009 The Home Office will be closed on New Year's Day.

INDEPENDENT CONTRACTOR SEP IRA/PR MATCHING BONUS

To encourage each self-employed PR Rep and PR Manager to save for his or her retirement, AIL/NILICO offers each of you an opportunity to receive matching bonus contribution funds into a gualified retirement account as a self-employed PR person based on your years of service. The rules are slightly different for U.S. and Canadian contributions. It is important to review the appropriate regulations for specific details regarding contribution funds in the COPE 15, OPEIU 277, and CEP 247 union agreements. For more information, contact Danielle Wojchowski at dwojchowski@ailife.com.

FOUNDER'S CLUB OUTSTANDING PRODUCERS October 2008									
AGENT	SGA	QUALIFIED	NET ALP	TOTAL N/G *	RET				
Cassandra Gordon	Fred Hadayia	1	\$50,460	89	78.7				
Joey Kennedy	Altig-Orlovic	1	56,387	81	79.3				
Karen McQuoid	Steve Friedlan	der 3	72,996	91	82.7				
Bianca Zaragoza	Steve Hartmar	n 3	67,893	85	77.2				

Total: \$1,989,817.73

68%

78%





New SGAs



FIRST TIME

15% BONUS

G. 08



WILL TO WIN

PG. 11



NON-GRUDGE MATCH NON-WINNERS

G. 18



*Percentage of Net to Gross

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2009 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2009 Convention Qualifications online at www.ailife.com or www.nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Beverly Hilton, home of the Golden Globe Awards! The convention will be held May 14-17, 2009.



Labor Advisory Board Outlook

New Members "

Principals are not management - they simply implement what management wants them to do, and therefore they need to have their rights protected. They need to have a strong contract that clearly states what their working conditions are, what management expects from them, and what they expect from management. They need retirement rights - they need a retirement. You can go on and on, but really there is no difference between principals and other workers."

Known for fighting tirelessly for the rights and welfare of her members, Jill Levy is the International President of the American Federation of School Administrators (AFSA). Prior to this appointment in July 2006, she served as AFSA's Executive Vice President, and she has been a member of the union's General Executive Board since 1994.

Her strong leadership and immense experience as an advocate for administrators, special education, and public education began with her career as Supervisor of Special Education in the New York City schools. She is a founding member of the Supervisory Support Program, and she was the voice behind the passage of several state laws supporting special education and the increase in support services. Levy brought important issues surrounding special education to national attention when she served on former President Bill Clinton's labor sub-committee on the Employment of People with Disabilities.

Levy empowers countless supervisors and administrators each year through her foundations, the Executive Leadership Institute (ELI) and the Leadership Institute for Education (LIFE). These are just two of the many highly-acclaimed professional development programs that she has founded which impart invaluable skills and knowledge to the leaders in our education system.

She also served as Coordinator of the Supervisory Support Program (SSP) and as a liaison to the Chancellor's Oversight, Professional Development, and Special Education committees. Levy has been a board member of the Neuroscience Institute of the New York Hospital Medical Center of Queens and served as president of the Association for Neurologically Impaired Brain Injured Children. Levy also served as a board member for the Council for Unity and for New Visions for Public Schools, and she is a director of the Page & Otto Marx Foundation.

Levy has received honors from the Doctorate Association of New York Educators, Administrative Women in Education, the Jewish Community Chest, twice from her own professional association, and from numerous legislators. It is in true solidarity that AIL/NILICO welcomes Jill Levy as a new member of our Labor Advisory Board.

Debbie Enstedt Vice President of **Public Relations Field Operations**

We are Teammates

The SGA Meeting was held in Las Vegas this month. without PR, or without the SGA infrastructure, or if we did not Diana Crosby and I spoke about how we are teammates. have the Home Office support. Centralization brings many good changes, but one thing that When it comes to generating ALP, the PR Teams and the SGA remains the same is the fact that we are teammates. Teams are connected at the hip. There is absolutely no doubt that what we do is a team sport. The PR Team is committed to providing the highest quality leads that will generate both referrals and ALP. The PR Team team I would want to be part of. is responsible for implementing the most current tools we have in place to help the agents effectively work the leads, tools like the Customized Group Read-Off Letter, Group Commitment come up with over a billion definitions or motivating synonyms Letters, Stop Steward Letters, and PR Training for SGA describe to you what being on a team means. Offices. We are comprised of many teams in our infrastructure. There And as teammates, we need to work together on providing a

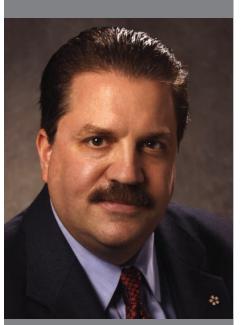
If I had to pick a team, this is the team I would pick; this is the I would wager if you were to Google "teammate" you would to describe this word; however, I do not believe you need me to

are the SGA Teams, PR Teams, PR Director and SGA Director Teams; and Home Office Teams, there is Roger, Scott, and Rob. Diana and I, we are a team. And of course, there is the AIL/ NILICO Team, the team each of us is part of.

Each of these teams is important in our success. The benefits of being on a team are obvious; it is fun, it provides healthy competition, and it gives us much needed team spirit and shared responsibilities which drive our success.

It is absolutely impossible to succeed without each other. Our company would operate much differently if any of the teams were suddenly gone. It would be a totally different company

progress. Working together is success.



Jill Levy

AFSA

International President

Matthew Loeb International President IATSE Matthew Loeb was unanimously elected International President of the International Alliance of Theatrical Stage Employes, Moving Picture Technicians, Artists and Allied Crafts of the United States, Its Territories and Canada (IATSE) in July 2008. His dedication to IATSE spans almost 20 years. He has been a member of the United Scenic Artists Local 829 since 1989 and a member of Local 52 since 1996. He is a Charter Member of Local 491 which was established in 1994, the same year he became an International Representative. He was IATSE'S first Division Director of Motion Picture and Television Production, and he served as International Vice President for two terms. He served as Chairman of the East Coast Council for over 14 years.

Loeb created and implemented an organizing and bargaining strategy under the leadership of IATSE's former president, Emeritus Short. The result of Loeb's strategy was the obtainment of over one-thousand term agreements, the chartering of numerous new locals, and the addition of thousands of new members that were provided with health and retirement benefits for the first time.

Further union expertise is exhibited through Loeb's position as the Co-Chairman of the Board of Trustees of the IATSE National Benefit Fund and in his role as a Director on the Board of the Motion Picture Industry Pension and Health Plans. He tirelessly supports industry organizations that benefit IATSE members and their families, and he supports furthering the education of members' children through his position as Chairman of the Richard F. Walsh/Alfred W. DiTolla/Harold P. Spivak Foundation which sponsors academic scholarships for the children of IATSE members. Loeb is the former Treasurer and current Chairman of IATSE Political Action Committee and is a member of the Board of Trustees of the Actor's Fund.

AIL/NILICO proudly welcomes Matthew Loeb as a new member of the Labor Advisory Board. We are certain to experience tremendous benefits from your leadership and lifelong commitment to strengthening labor unions and their families.

high level of customer service. The rewards are great, a constant and quality lead flow and continued growth in ALP. One way to measure our success is by our track record with Incident Report Forms. For example, last quarter we had 62 incident reports, one for every 2,110 leads generated. When you look at the big picture, we are doing a pretty good job, and we can only continue to get better.

When you have to speak or write about something, you have to focus on it. The more I wrote about our team, the more I focused, and the more evident it became. We already have a strong team connection. We are working as a team, and it shows.

"Coming together is a beginning. Keeping together is -Henry Ford

New SGAs



Steve DiChiaro, Colorado 9.01.08

John Hancock, Chicago 9.01.08

Ryan Stenglein, Los Angeles 10.01.08 Áltig-Orlovic-Stenglein

Diego Arangopuerta, New Mexico/El Paso 11.01.08

es by yourself; sometimes you need help. Just make sure when you make it to the top, you don't forg or to success" back downstairs for the next guy.

Elaina Bosco, St. Louis 11.19.08

perience. In fact, all I did know was focusing on getting my degree in Pre-Med. As my career progresse From the first day I started, I recall the burning desire to be an SGA. Hence, I began to follow in the footsteps o s teachina me evervthina I know about AIL. Tom tauaht me how to be a better persoi ly and friends that have always been supportive and have always believed in me

Promotions

State General Agent

Diego Arangopuerta Elaina Bosco **Regional General Agent**

Alek Auxier Susan Cooksey

Master General Agent Allison Bankowski

Moussa Adou Brenda Anderson Philip Anderson Renee Anderson Brandon Asuka

General Agent 60%

Bruce Andrews

Brendan Boyle

Edwin Cuebas

Shannon Donald

Dart Brown

Jordan Crumb Travis Eick

Gina Congi

Isaac Duenas

Maria Esposito

General Agent 57.5%

Rita Earl Kasali Kotun Derrick Mason

Supervising Agent 55%

Michael Antognoli Mike Argersinger David Aronovich Gail Arundale Robert Biser

Michael Black **Johnathon Ellington** Jeremy Gray Darron Hacker

Kevin Holtz

Magda Figueiredo

Supervising Agent 52.5%

Stephen Liberto Agt **10 Years of Service**

Paul Rumbuc SGA

Scott Sonnenberg SGA

Salima Abdin Nasser Alvarado Shannon Andrews Muslimah Baldwin Christa Barfield Ryan Barker Vieva Battiste Christopher Brooks Carl Brown

Nitiya Brown Bianca Callender Stephen Campbell Bernard Coffey Lisa Cook Michael Cook Denice Copp Louis Fani

Colleen Fisher Samuel Florent Cory Friedman Ahmad Hanif Carlos Hernandez Mazen Hilal Anna Hoerrman David Ingram Jeff James

Anniversaries **30 Years of Service** 9 Years of Service Donald Spohn PR CAT C Mark Gagliardi PR CAT A 26 Years of Service Al-Karim Walji Agt Josh Chalom SGA 8 Years of Service James Surace SGA Janice Dixon Agt 23 Years of Service Sidney Hodgskiss MGA SGA Don Foti Arthur Westergren AGT

22 Years of Service 7 Years of Service S۵ Mark Bleier MGΔ Harold Canter Irene Rurycz PR CAT A John Farley AGT Rhonda Shaffer AGT 21 Years of Service James Tasker Billy Sauers PR CAT B PR CAT A Cvnthia Wilhelmi MGA 20 Years of Service Erik Graham RGA **6 Years of Service 17 Years of Service** Philip Currie Agt Rona Spano PR CAT A Robert Dunn MGA **15 Years of Service** Ronald Friedlander Agt Robin Andrade PR CAT B Saeideh Ali Nessar Agt Christopher LaFond RGA **5 Years of Service** Willie Hayden 14 Years of Service Act Laurie Gruber PR CAT C Eric LaBossiere RGA **13 Years of Service** Eli McKenzie Agt William Heath MGA

George Noujaim MGA Maijargal Sukhbaatar Agt



Ryan Stenglein Taina Lameko

Kevin Ishikane Maurice Jordan Robert Liles Tehani Maragos

I-Perfection Harris

John Hollins

Brett McCoy Abolfazl Mohammadi Elvis O'Banor

John Hughes

Shawn James

James May

Rvan Neel

Mitchell Matthews

Look Who's Growing! AIL/NILICO is proud to announce our newest office opening. **The Gary Bleier Agency, Appleton, Wisconsin GA: Tony Christman** (shown signing GA contract)

Congratulations!



David Melcher

Gregory McMeckan Catherine Minor Rodney Mori David Popowitz

Danielle Jankowski **Joanne Marks**

Kurt Papenhausen Sita Pereira

Kristina Nelson **Timothy Peters** Garik Petrosyan Lori Sellers

Dmitriy Kagan Judy Kellerman Jason LaFayette Jesse Lawson Michael Mandella Michael Manosca Adrena McCreary Ulysees Moore Tony Ned

Crystal Reeves Josh Sablan Andrea Sayson Taneshia Solomon

Martin McCarthy Edward Rangel

Toby Potter Haovu Xu

Erez Shabtay Lola Tatum Almir Toska **Timothy Watson**

Maryam Nemati Valorie Nhean Fritznel Octave Ryan O'Donnell Darren Osenbaugh German Pena Anne Powihongi Travis Rasso Mabelyn Rojas

Jorell Washington Billy Wilder Brian Wolchok Eric Zweifel

Daniel Walton

Brandon Zangaro Mark Ziemianski

Michael Weeder Justin Wilson Peggy Winston

Joseph Serrano Cynthia Sittig Bill Strain Jonathan Unger Hector Urena Lindsay Waddell Corrie Williams Adam Wolfe

4 Years of Service

4 Years of Service	
Robert Appel	SA
Hank Gordon	Agt
Dawn McElwain	MGA
Megan Olson	MGA
Brandon Teter	RGA
Jamie Winkler	Agt
3 Years of Service	
Steven Edgell	MGA
Tamara Hawes	Agt
Kenji Leonard	MGA
Sabrina Lloyd	SGA
Suny Robinson	PR CAT
Gabriel Santos	Agt
Greg Stewart	Agt
Dennis Titcombe	SA
Charlie Warren	Agt
2 Years of Service	
Noel Ables	MGA
Erickson Bencosme	GA
Anel Fernandez	Agt
Glen Hardeman	PR CAT
Katy Hogge	PR CAT
Lorenzo Lameko	MGA
Chad Neff	MGA
Naera Pomare	Agt

2 Years of Service (cont.)

Carlos Ramos PR CAT C Richard Walsh GA Robert Webb Agt Frances Williams AGT 1 Year of Service Michael Antognoli SA Felix Berger Agt Marie-France Bibeau Agt Andrew Brinkmeyer SA Jenna Burchill AGT Sharon Castellano Agt Angela Chambers AGT William Collins AGT Gina Congi MGA Norma Crawford SA Mary Ann D'Anna SA Iennifer Dillon Agt Isaac Duenas MGA Mickey Flinn GA Demetrius Franklin SA Alfonso Garcia SA Arlene Grosso SA Leonard Harris Agt Jennifer Holliday Agt John Hollins

1 Year of Service (cont.)

Kevin Holtz SA Oleksiy Kuznetsov Agt Michael Lockhart SA Jun Ma AGT Tiffany Membery PR CAT A Brent Morrissey Agt Justin Nevitt GA Adaoma Okereke SA Sheryl Patterson SA Sita Pereira GA Laurie Quinn SA Erin Ralph SA David Saez Agt Melissa Schroeder Agt Karen Sessing GA Amy Shui SΔ Eric Trautloff AGT Daniel Valenzuela GA Loralee Vasquez MGA Eric Zweifel MGA

Notice the new faces of our top YTD contest winners? It is never too late to give the extra effort required to pass up your competition and be featured as a top contest winner. It is also never too late to have to relinquish your top position because another manager went the extra distance and slid into a top spot. Do you have the will to win?

YTD Contest Total Payout: \$323,429.29

First Time 15%



Top YTD Winners October Winners



\$2,086.50



Michael van Delft





\$4,836.31

Earnest Powers Simon Arias Agency

\$4,614.44



Jatoft-Foti Agency



\$4,608.2

Manager	Bonus Count	Bonus
Jason Mayer	1	Ś
David Aronovic	h 1	
Erickson Benco		
Craig Beck	1	
Matthew Parker		
Bruce Crowell	1	
Ryan Neel	1	
Steve Surace	1	
Blake Higuchi	1	
George Lahame		
Charles Micken		
Jose Lomeli	1	
Elizabeth Cazar		
Hovhannes Ter-		
Todd O'Neill	1	
Jackie Alston	1	
Luciana Mosca	1	
Jay Meyer	1	
Timothy Clark	1	
Cathy Thompso		
Regenia Mapso		
Maryna Danieli		
	an i 2	
Clifton Horton	1	
Perry Taylor	1	
Cara DeFiore		
Shaun McDonal		
Aubrey Sarreal	1	
Gail Arundale	1	
Joseph Flynn	1	
Demetrius Fran		
Richard Barbou		
Derek Wiens	1	
Brandon Teter	2	
Almir Toska	1	
Michael Ellis	1	
Michael McInto		
Sheku Sheriff	1	
Sarai Castanon	1	
Alexander Sero		
Albert Lau	1	
Kellen Cuttance		
Ryan LeBaron	1	
Gregory Engrav		
Steve Jirschele	1	



PR Bonus*

QUALIFIER	SGA	AMOUNT	QUALIFIER	SGA	AMOUNT
Robin Andrade	HO MA	\$6,659.36	Ben Halali	Jatoft-Foti	\$16,235.98
Amanda Mlinaz	Matt Henderson	4,730.00	Samuel Cohen	Fred Hadayia	15,125.86
Nadine Boudreault	HO SK	4,460.00	Harjeet Rana	Imran Satti	15,107.09
Robyn Ferraro	Joe Manone	3,478.75	Byron Paz	Josh Chalom	12,540.25
Malka Arony	Steve Hartman	2,940.75	Patrick Bendure	Surace-Smith	12,158.26
Brett Hulme	HOGA	2,672.00	Brett Gryska	Oldham-Bianchi	10,868.91
Kenneth Altizer	HO WV	2,407.00	Earnest Powers	Simon Arias	10,853.90
Mark Gagliardi	Jatoft-Foti	2,106.25	Alberto Alcala	Marc Rosen	9,786.42
J T Tasker	Oldham-Bianchi	1,985.57	Stephen Hill	Steve Friedlander	9,206.47
Donald Spohn	Surace-Smith	1,597.50	Mitch Duplantis	Marc Rosen	9,081.29
TOTAL PR BO	DNUS PAID: \$55,883.	90	TOTAL LEADERS	HIP BONUS PAID: \$678.	532.19

95 PR Reps Qualified

Reinstatement Bonus*

QUALIFIER	SGA	AMOU
David Jackson	Tom Williams	\$2,931
awrence Dennis	Paul Rumbuc	1,646
lames Larkin	Theodore Pappas	1,466
Henry Getty	Cohen-Cohen	1,391
Sami Mogannam	Jatoft-Foti	906
Arthur Westergren	Tom Williams	896
lason Young	Alt-Orl-Deley	874
ance Martin	Surace-Smith	868
David Ackerman	Eric Giglione	720
Heidy Morataya	Cohen-Cohen	714

TOTAL REINSTATEMENT BONUS PAID: \$31,611.90

97 Producers Qualified

John Szoka
Earnest Powers
Brett Gryska
Ryan Hall
David Melcher
Kathryn Chaisson
Wayne Fader
Dustin Dunbar
Cheryl Foti
Rodney Ward
Adam Kiss
Manuel Gogolin
Mark Beckford
Jermaine Gunter
Ben Halali
Phillip Humbel
Robert J Dunn
Harjeet Rana
Steven King
Samantha Chui
Rachel Arenas
Ryan Vopat
Daniel Phares
Desi Dimitrova
Lorenzo Lameko
Daven Hermosura
Samuel LaSala
William Ray
Andrew Stinnett
Noel Ables
David Walton
Erik Graham
Mitch Duplantis
Kenneth Greer
Beth Snow
Dorian Oldham
Marlin McKinney
Ryan Bisanz
Alex Gonzales David Hausman
Mark Ziemianski
Mark Ziemiański Philip Prata
Kyriacos Davis
Mercedes Ayala

David Iriye Loralee Vasquez

32,000.30		
1,630.83	Edwin Cuebas	3
1,389.20	Francisco Perez	1
1,376.79	George Noujaim	1
1,281.04	Mathew MacCannell	1
1,241.19	Donny Bowen	3
1,235.10	Byron Paz	2
1,154.69	Samuel Cohen	1
1,092.80	Patrick Bendure	1
1,067.87	Matthew Melhorn	1
1,066.42	Yvonne Zarathustra	2
1,063.29	Pamela Ladd	2
1,043.25	Roger Melton	2
964.07	Patrick Stenglein	2
948.90	Sharon Brenner	1
854.70	Michael Sheets	2
813.49	Laura Fisher	1
787.76	Taina Lameko	2
775.16	Michael Zorn	1
749.08	John Collins	2
740.99	David Wang	1
718.75	Timothy Watson	1
714.52	Sidney Hodgskiss	1
699.28	Jose Harb	3
698.34	Timothy Matteson	2
676.94	Marcus Howard	1
650.41	Robert Kanaan	2
645.75	Nicholas Zangardi	1
634.51	Alberto Alcala	1
609.67	Anca Susan	3
608.91	Stephen Jubrey	2
605.58	William Buckenmeyer	1
599.59	Travis Norman	1
562.50	Steven Foti	1
551.98	Tina Grzeca	2
550.17	Natalie Linker	1
531.84	Johnathon Bunch	1
527.67	Brandon Zangaro	2
524.41	Christian Vasquez	1
517.33	Raymond Risucci	2
513.19	Cody Novak	2
512.18	Jarred Sykes	1
496.92	Alan Weissen	1
496.92	Bonnie Williams	2
	James Vatert	1
471.24		1
468.87	Ryan Trimble	2
462.64	Jayson Medema	2

us Amount	Manager
\$452.45	Andrew Brinkme
440.53	Thomas Reagan
437.56	James Allen
435.28	Tiffany Roland
420.16	Michael Delahun
417.77	Mina Afu
414.21	Lee van Delft
414.16	Julianna Jones
412.90	Matt Flores
403.83	Marino Baca
397.23	Zeve Katz
394.03	Levar Morgan
385.40	Gevorg Yanukya
385.37	Mike Argersinge
383.93	Shaelagh Legus
383.38	Cynthia Romero
375.48	Samuel Florent
373.11	Justin Wilson
372.36	James Ching
370.38	Mark Bleier
364.87	Francisco Zarath
357.26	Doreen Ryan-Fot
353.43	Theresa Sanfilip
317.26	Thomas Craig
312.95	Adaoma Okereke
308.32	Jeffery Thiel
304.28	Thomas Vena
302.63	Lynn Jones
302.45	Dawn McElwain
299.80	Corey Carbon
294.64	Robert Slocum
288.45	Rufat Djangirov
287.75	Majesta Davis
285.71	Scott Hanna
277.13	Michael Laramie
276.60	Ramin Maghsou
275.99	Seth Raymond
272.26	Adam Trubacz
267.67	David Goodman
265.92	Anthony Theriau
262.21	Kirk Alexander
261.95	Jordan Crumb
256.60	Jason LaFayette
249.78	Christopher Kell
248.98	Amanda Deal
243.45	Harold Miner
237.58	Edward Rangel

us Amount	Manager	Bonus Count*
\$236.69	Jason Mayer	1
235.44	David Aronovic	h 1
234.01	Erickson Bencos	sme 1
233.07	Craig Beck	1
232.94	Matthew Parker	· 1
226.77	Bruce Crowell	1
226.23	Ryan Neel	1
222.28	Steve Surace	1
221.20	Blake Higuchi	1
219.87	George Lahame	djian 1
219.79	Charles Mickens	ร้ 1
218.78	Jose Lomeli	1
216.30	Elizabeth Cazar	es 1
213.00	Hovhannes Ter-	Martirosian 1
207.96	Todd O'Neill	1
207.65	Jackie Alston	1
207.08	Luciana Mosca	1
206.45	Jay Meyer	1
205.96	Timothy Clark	1
200.41	Cathy Thompso	n 1
198.62	Regenia Mapso	
198.41	Maryna Danielia	an 1
197.02	Clifton Horton	2
188.17	Perry Taylor	1
187.74	Cara DeFiore	1
185.43	Shaun McDonal	d 1
182.44	Aubrey Sarreal	1
181.58	Gail Arundale	1
181.20	Joseph Flynn	1
179.40	Demetrius Fran	
179.02	Richard Barbou	
174.10	Derek Wiens	1
173.82	Brandon Teter	2
173.56	Almir Toska	1
173.17	Michael Ellis	1
173.17	Michael McInto	
171.68	Sheku Sheriff	1
170.55	Sarai Castanon	1
170.43	Alexander Sero	
170.43	Albert Lau	1
166.24	Kellen Cuttance	
165.83	Ryan LeBaron	1
156.94	Gregory Engrav	
156.43	Steve Jirschele	1
156.25		
155.64		
154.16		



\$4,402.08

152.60 151.22 151.23 150.53 150.53 150.53 145.67 141.74 139.44 138.88 138.30 137.53 135.00 137.53 137.65 137.65 137.63 132.00 131.23 127.22 126.88 126.60 127.22 126.88 126.60 127.70 117.60 117.60 113.94 113.75 113.11 122.87 113.94 113.95 111.14 100.815 107.84 106.11 106.04 101.47 100.21

BONUS

Leadership Bonus*

568 Managers Qualified

WGB Bonus*

	QUALIFIER	SGA	AMOUNT
	Roghie Hassanloo	Josh Chalom	\$8,808.60
	Karen McQuoid	Steve Friedlander	6,062.63
	Ed Olfert	Altig-Orlovic	5,241.85
	Tibor Simon	Altig-Orlovic	4,852.45
	Randoph Souliers	Altig-Orlovic	4,456.56
	Timothy Cruise	Altig-Orlovic	4,358.94
	Lily Tchen	Cohen-Cohen	4,318.92
	Tehani Maragos	Altig-Orlovic	4,264.32
	Joey Kennedy	Altig-Orlovic	4,251.55
	Kevin Edwards	Oldham-Bianchi	4,228.35
	TOTAL WGB B	ONUS PAID: \$1,150,87	9.35

1,902 Producers Qualified

Total: \$1,916,907.34

Insight



Roger Smith

President & CEO American Income Life & National Income Life

WILL 2 WIN

Recently, Dottie and I were watching Stallone's latest movie, *Rocky Balboa*. There is a scene where Rocky is talking to his son and he explains to him, "It's not about how hard you hit; it's about how hard you get hit and keep moving forward, how much you can take and keep moving forward. You've got to be able to take the hits." At that very moment of the movie, Dottie yells, "That's you guys! Look at you, look how many hits you must have taken along the way, a guy who barely passed a GED test to later become CEO. How many times did you get knocked down and then get back up? What about American Income? How many hits has it taken and continues to take?" Well, Dottie's right!

Think of what it must have been like for "B" back in 1951 when he was going around to banks in one of the most anti-union states in the country, trying to borrow \$25,000 to start the only 100% union insurance company with no prior insurance experience. How many punches do you think he took? How hard do you think it was for him to keep going? "B's" incredible will is what led him to take the punches and come back stronger.

Look at us now. We accomplished production heights never before seen in AIL/NILICO history the last 9 out of 10 months, and we broke the \$10 Million month twice this year. We have the highest agent count, the highest agent submitting count, and the highest coding count in the history of the company. Look at your will: you took the hits, you got knocked down, and you got back up every time, and your will to win is what will keep you in the ring fighting to hit \$250 Million. I expect a couple of knock downs along the way to \$250 Million, and when that happens I need you to have the will to win, the will to take the hits and come back stronger than ever before. I need you to get up off your feet and come out swinging. I need you to have heart, I need you to have courage, and I need you to win. Because if you win, American Income wins, and we all win!

And that all elusive \$100,000,000 — the number that has been knocking us down for the past 4 years — well, we've gotten up and we've kept moving forward; and this year, with your will to win we are going to blow past that \$100,000,000. I can't wait to look back and say, "You ain't so bad!"

You see, in order to get into that ring to begin with, you're going to have to know that you're the best person standing. That's what winning is all about; that is what defines success. I know we are the best insurance company standing, and therefore, I know we are ready to march down that road to \$250 Million!

WILL 2 WIN!

Convention 2010 NYC more information to come...

100 20 20 3

State of the same

10.15

Individual Producers



1. Roghie Hassanloo Toronto, ON

4. Karen

McQuoid Auckland, NZ

7. Donald

Redmond, WA

Wold



2. Tehani Maragos Honolulu, HI



5. Timothy Cruise Las Vegas, NV



8. Bianca Zaragoza Phoenix, AZ



IceBreaker 1 Samantha Jacobsen Minneapolis, MN



6. Theresa

3. Kevin

Edwards Rochester, NY

9. Karen Sessing Long Island City, NY



IceBreaker 2 Monique Roye Plymouth Mtg., PA



IceBreaker 3 Daniel Smith Redmond, WA

			ح	Gross	ion		
	Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
L.	1	Roghie Hassanloo	\$30,399		70.4	Byron Paz	Josh Chalom
October Production	2	Tehani Maragos	26,830	91		John Collins	Altig-Orlovic
npo.	3	Kevin Edwards	26,263	94		Pamela Ladd	Oldham-Bianchi
er Pı	4	Karen McQuoid	24,402		82.7	Karen McQuoid	Steve Friedlander
tob	5	Timothy Cruise	24,314		73.8		Altig-Orlovic
ŏ	6	Theresa Bellajaro	22,901		83.6	Christopher Clark	Altig-Orlovic
	7	Donald Wold	21,495		70.1		Altig-Orlovic
	8	Bianca Zaragoza	20,839		77.2		Steve Hartman
	9	Karen Sessing	20,364		86.6	Mitch Duplantis	Marc Rosen
	<u>_</u> 10	Ryan Leong	19,813	94		Cheryl Foti	Jatoft-Foti
	11	Lily Tchen	19,703		82.9	David Iriye	Cohen-Cohen
	12	Michael Cook	19,676	96		Robert Vincent	Scott Rehberg
	13	Joey Kennedy	19,597		79.3	Brett MacCannell	Altig-Orlovic
	14	Ed Olfert	19,339		91.3	Eric LaBossiere	Altig-Orlovic
	15	Peggy Winston	19,125	88		Michael LiBassi	Surace-Smith
	16	Troy Plummer	19,070		85.2	Troy Plummer	Alt-Orl-Deley
	17	Max Quasem	18,883		85.8		Cohen-Cohen
	18	Ernesto Magat	17,568	92		Ben Halali	Jatoft-Foti
	19	Samantha Jacobsen	17,542	98		Paulo Rosa	Alt-Orl-Deley
	20	Al-Karim Walji	17,446		77.3		Altig-Orlovic
	AL	L TIME RECORD: STEVEN	N STENSRUD	Ş71,3	391 1st	t Six Mo Agt	
	*1.	Roghie Hassanloo	305,915		70.4	Byron Paz	Josh Chalom
tion	*2.	LilyTchen	210,527		82.9	David Iriye	Cohen-Cohen
quc	*3.	Kevin Ishikane	208,949		78.6	Kevin Ishikane	Altiq-Orlovic
YTD Production	*4.	Max Quasem	192,112		85.8	i con i si marie	Cohen-Cohen
ΥТС	*5.	Steven Stensrud	187,034		80	John McGrath	Altig-Orlovic
	*6.	Freida Yakubov	183,348		78.4	Elaina Bosco	Tom Williams
	*7.	Timothy Cruise	175,496		73.8		Altig-Orlovic
	*8.	Bianca Zaragoza	157,682		77.2		Steve Hartman
	*9.	Helen Taylor	150,686		84.2	Bobby Gujral	Altig-Orlovic
	*10.	Elvis O'Banor	146,063	85		Laura Fisher	Eric Giglione
	11.	Jamison Weatherspoon	138,545		89.9	Nicholas Zangardi	Surace-Smith
	12.	Karen Sessing	137,312		86.6	Mitch Duplantis	Marc Rosen
	13.	Tehani Maragos	129,301	91		John Collins	Altig-Orlovic
	14.	Ross Ewen	123,535		73.5		Scott Rehberg
	15.	Catherine Minor	123,473		71.5	Catherine Minor	Altig-Orlovic
	16.	Kevin Appasamy	120,344		77.2		Altig-Orlovic
	17.	Brock Lampee	117,978	88		Tiffany Roland	Altig-Orlovic
	18.	Amir Sedaghat	117,949		85.5	Amir Sedaghat	Altig-Orlovic
	19.	Robert Ulreich	116,540		88.7	Christopher Stephens	Jatoft-Foti
	20.	Benjamin Eggen	115,302		75.6	John McGrath	Altig-Orlovic
	AL	L TIME RECORD: ROGHI	E HASSANLO	O \$3(05,915	1st Six Mo Agt	
	lc	ceBreakers					
	1.	Samantha Jacobsen	17,542	98		Paulo Rosa	Alt-Orl-Deley
October	2.	Monique Roye	16,325	97		Samuel Cohen	Fred Hadayia
ő	3.	Daniel Smith	15,880	100		Michael Ellis	Altig-Orlovic

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all

Supervising Agents		Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
	October Production	3. 4. 5.	Francisco Zarathustra Justin Wilson Majesta Davis Timothy Watson Jayson Medema ALL TIME RECORD: LORE					Patrick Bendure Daniel Phares Ryan Vopat Patrick Stenglein Agt	Cohen-Cohen Surace-Smith Scott Keeney Surace-Smith Altig-Orlovic
1. Francisco 2. Justin 3. Majesta Zarathustra Wilson Davis Los Angeles, CA Columbus, OH Hurricane, WV	YTD Production	*1. 2. 3. 4. 5.	Michael Garrett Francisco Zarathustra Jamison Weatherspoon Justin Wilson Michael Black ALL TIME RECORD: LORE	185,512 130,425 125,714 119,805 109,620 NZO LAME	208,198 136,043 252,287 195,472 222,213 KO \$289,37	90 73 1st	70.6 83.2 75.0 73.5 Six Mo	Harjeet Rana Nicholas Zangardi Patrick Bendure Brett Gryska	Imran Satti Cohen-Cohen Surace-Smith Surace-Smith Oldham-Bianchi
General Agents		L Rank	eug Sarai Castanon	1st Six Mo Agt \$102,110	d H F H U T H U T H U H	Net to Gross	Retention	受 Ben Halali	VS Jatoft-Foti
Image: Second systemImage: Second system1. Sarai Castanon2. Daniel Walton	October Production	 3. 4. 5. 6. 7. 8. 	Daniel Walton Stephen Jubrey Thomas Vena Sita Pereira Edward Rangel Mark Ziemianski Evan Holzhauer	73,761 64,228 59,931 49,471 46,790 40,880 39,336	96,639 77,865 63,467 55,963 60,054 46,062 46,551	93 97	75.9	Patrick Bendure Brett Gryska Earnest Powers Stephen Hill Marcus Howard Earnest Powers Laura Fisher	Surace-Smith Oldham-Bianchi Simon Arias Steve Friedlander Surace-Smith Simon Arias Eric Giglione
San Jose, CA Cleveland, OH	ction	10. // //	Steven Foti James Cunningham ALL TIME RECORD: TAIN, ALL TIME RECORD: TAIN, Sarai Castanon Daniel Walton			et AL	76.5 Mo Ag	Cheryl Foti Nicholas Zangardi It Ben Halali Patrick Bendure	Jatoft-Foti Surace-Smith Jatoft-Foti Surace-Smith
3. Stephen 4. Thomas Jubrey Pittsburgh, PA	YTD Production	*3. *4. *5. 6. 7. 8.	Evan Holzhauer James Aalders James Cunningham Alex Grakhov Stephen Jubrey Danielle Jankowski David Thomas	350,762 275,444 273,194 271,664 237,211 224,707 216,585	414,074 320,881 411,928 350,599 317,039 361,977 325,344		75.9 70.4 76.5 72.9 84.9 71.6	Laura Fisher Harjeet Rana Nicholas Zangardi Nicholas Zangardi Brett Gryska Michael LiBassi Adam Kiss	Eric Giglione Imran Satti Surace-Smith Surace-Smith Oldham-Bianchi Surace-Smith Theodore Pappas
		10. <i>F</i>	Edward Rangel ALL TIME RECORD: TAIN, ALL TIME RECORD: TAIN,	212,059 A LAMEKO S	347,356 \$1,319,496		70.4 ix Mo	Marcus Howard	Surace-Smith

Master General Agents



1. Ben Cohen Plymouth Mtg., PA Halali San Jose, CA







3. Brett

Gryska Rochester, NY

4. Patrick Bendure Cleveland, OH

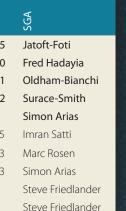
5. Earnest Powers Pittsburgh, PA

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
1.	Ben Halali	\$105,701	\$120,824		79.5	Jatoft-Foti
2.	Samuel Cohen	96,924	132,932		69.0	Fred Hadayia
3.	Brett Gryska	91,363	141,983		80.1	Oldham-Biancl
4.	Patrick Bendure	82,002	121,883		73.2	Surace-Smith
5.	Earnest Powers	80,036	89,065	81		Simon Arias
6.	Harjeet Rana	70,980	94,103		68.5	Imran Satti
7.	Alberto Alcala	63,559	83,267		69.3	Marc Rosen
8.	Jeffery Thiel	57,835	73,087		69.3	Simon Arias
9.	Stephen Hill	56,904	99,071	100		Steve Friedland
10.	Lorenzo Lameko	52,892	75,715	97		Steve Friedland
Al	L TIME RECORD: JEF	F RIBMAN \$326,	.483 1st Six M	o Agt		

ALL TIME RECORD: JEFF RIBMAN \$364,483 Net ALP

	*1.	Harjeet Rana	704,208	977,249	68.5	Imran Satti
	*2.	Brett Gryska	606,848	1,126,349	80.1	Oldham-Bianchi
	*3.	Patrick Bendure	522,354	746,845	73.2	Surace-Smith
	*4.	Samuel Cohen	501,767	858,884	69.0	Fred Hadayia
:	*5.	Jeffery Thiel	490,360	545,489	69.3	Simon Arias
	6.	Ben Halali	490,065	575,920	79.5	Jatoft-Foti
	7.	Laura Fisher	485,179	765,587	73.0	Eric Giglione
	8.	Earnest Powers	465,344	511,209	81	Simon Arias
	9.	Alberto Alcala	415,259	543,357	69.3	Marc Rosen
	10.	Joseph Moore	391,620	449,493	70.4	Matt Henderson
	AL	L TIME RECORD: J	EFF RIBMAN \$1,80	02,351 1st Six I	Mo Agt	
				100 202 11.		

ALL TIME RECORD: PAUL RUMBUC \$2,168,283 Net ALP



Public Relations



Gagliardi CATEGORY A Concord, CA

Robin Andrade CATEGORY B Malden, MA

Malka

Arony PR MANAGER Phoenix, AZ







Darrell Dorey CATEGORY B Halifax, NS

Donald Spohn CATEGORY C Cleveland, OH

Krissa Hensley CATEGORY C Cleveland, OH

Regional General Agents



1. Patrick Bendure Cleveland, OH

2. Samuel Cohen Plymouth Mtg, PA



Gurney Troy, MI

3. Sonny

	Rank	Name	1st Six N	Net ALP	Net to G	Retentic	SGA
	1.	Patrick Bendure	\$155,760	\$260,093		72.3	Surace-Smith
	2.	Samuel Cohen	131,540	177,634		68.8	Fred Hadayia
	3.	Sonny Gurney	116,503	263,359		73.0	Paul Rumbuc
	4.	Michael Vasu	115,567	260,336		77.5	Surace-Smith
	5.	Alberto Alcala	109,692	129,400		69.3	Marc Rosen
	Al	LL TIME RECORD: JIM	1 BIANCHI \$250,	884 1st Six Mc	o Agt		
	Al	LL TIME RECORD: JIM	1 BIANCHI \$470,	822 Net ALP			
ł	5:46	ST THE REAL PROPERTY OF	199-19-20 B		1	assing!	State of Children
	*1.	Harjeet Rana	1,142,813	1,681,167		72.1	Imran Satti
	*2.	David Hausman	1,088,289	1,860,583		73.5	Eric Giglione
	3.	Francisco Perez	1,017,500	1,709,815		71.1	Theodore Pappas
	4.	Sonny Gurney	959,006	2,412,332		73.0	Paul Rumbuc
	5.	Patrick Bendure	884,895	1,432,659		72.3	Surace-Smith
	Al	LL TIME RECORD: JIM	1 BIANCHI \$1,98	9,902 1st Six N	1o Agt		
	AL	LL TIME RECORD: JIM	1 BIANCHI \$4,57	0,094 Net ALP			

14 Spotlight November 2008 📕 Will 2 Win





Malka

Arony

CATEGORY A

	Category	×	e	Production	-
	Cate	Rank	Name	Proc	SGA
c	Mgr	1.	Malka Arony	11,504 Cards	HO Los Angeles/Hartman
ctio		2.	Susan Fuldauer	7,819 Cards	HO IN
October Production		3.	Chuck Hill	6,212 Cards	Jatoft-Foti
er P	А	1.	Malka Arony	5,678 Cards	HO Los Angeles/Hartman
tob		2.	Mark Gagliardi	4,266 Cards	Jatoft-Foti
ŏ		3.	Linda Stadtler	2,963 Cards	Surace-Smith
		4.	Nadine Boudreault	2,694 Cards	HO SK
		5.	Robyn Ferraro	2,649 Cards	Joe Manone
	В	1.	Robin Andrade	5,220 Cards	HO MA
		2.	Darrell Dorey	3,018 Cards	Imran Satti
		3.	Susan Fuldauer	2,764 Cards	HO IN
		4.	Glen Hardeman	2,129 Cards	HO St Louis
		5.	Michelle Baxter	2,015 Cards	HO IN
	ALL	TIME F	RECORD: 18,960 Cards		
	С	1.	Donald Spohn	14 Groups	Surace-Smith
		2.	Krissa Hensley	11 Groups	Surace-Smith
		3.	Kenneth Altizer	9 Groups	HOWV
		4.	Cheryl Cook	9 Groups	HO PA
		5.	John Wagner	7 Groups	HO Southern Ohio
	ALL	TIME F	RECORD: VIVIAN DWYER	55 Groups	
	686544			to bar and the second second	SALES AND STREET, STREE
uo	Mgr	*1.	Malka Arony	64,445 Cards	HO Los Angeles/Hartman
uctio		*2.	Susan Fuldauer	59,361 Cards	HO IN
YTD Production		3.	Chuck Hill	59,309 Cards	Jatoft-Foti
4 0	А	*1.	Rona Pileggi Spano	25,371 Cards	HO Chicago
5		*2.	Chuck Hill	22,528 Cards	Jatoft-Foti
		3.	Brenda Di Somma	22,368 Cards	HO NJ
		4.	Malka Arony	21,214 Cards	HO Los Angeles/Hartman
		5.	Mark Gagliardi	19,824 Cards	Jatoft-Foti
	В	*1.	Al Wall	29,985 Cards	Josh Chalom
		*2.	Robin Andrade	29,657 Cards	HO MA
		3.	Vivian Dwyer	18,083 Cards	Slav Bitman/HO VA
		4.	Michelle Baxter	16,658 Cards	HO IN
		5.	Darrell Dorey	16,501 Cards	Imran Satti
	ALL	TIME F	RECORD: DENISE BOWY	ER 61,879 Cards	
	С	*1.	Kenneth Altizer	114 Groups	HOWV
		*2.	Donald Spohn	72 Groups	Surace-Smith
		3.	Cheryl Cook	59 Groups	HO PA
		4.	Richard Case	56 Groups	Surace-Smith
		5.	Jerry Hartnett	49 Groups	Surace-Smith
	ALL		RECORD: KENNETH ALTI	7FD 126 Crowns	
	////		LCORD. KLINILITI ALII.	ZER 130 Groups	

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows: Must have two PR Representatives coded and meet all production requirements. Category A = SGA categories I and II. Category B = SGA categories III, IV, V, VI, VII, and VIII. Category C = Top number of group credits signed from all SGA categories. Also, please note, the number of leads will be used to break a tie in Category C.

State General Agents





Jim Surace CATEGORY I





David Cohen CATEGORY II







Simon Arias CATEGORY VII



Micah Cohen

CATEGORY II

Sabrina Lloyd CATEGORY III



Scott Rehberg CATEGORY V



D C

James	
Bailey	
ATEGORY VI	





Net to Gross 1st Six Mo Agt 1st Six Mo Obj 86 \$197,574 \$39,000 % of Obj 507 The Top Rookie is an SGA with less than one year tenure

TOP ROOKIE October 2008 1st Six Month Agent

Simon Arias

Category VII

who achieved the highest percentage of 1st Six Mo Agt Objective for the featured month.

Catego	Name	Net to (Retenti	1st Six	1st Six	% of Ol
	Surace-Smith		71.5	\$316,034	\$221,000	143
	Jatoft-Foti		72.0	241,579	210,000	115
	Cohen-Cohen		78.2	178,651	143,000	125
	Sabrina Lloyd	83		30,798	19,100	161
	Imran Satti		72.5	101,293	89,000	114
IV	Fred Hadayia		68.5	152,588	87,500	174
V	Scott Rehberg		76.3	69,325	65,400	106
VI	James Bailey		69.8	73,480	52,000	141
	Scott Keeney		72.9	78,611	62,000	127
VII	Simon Arias	86		197,574	39,000	507
	Tim McAdams		71.5	68,699	37,000	186
dik.	La vogate skalet	a hard a	Contract.		STATISTICS.	Sale:
	Surace-Smith		71.5	3,208,693	2,210,000	145
	Sabrina Lloyd	83		91,089	47,750	191
	Imran Satti		72.5	1,147,773	890,000	129
	Theodore Pappas		71.9	1,023,694	1,000,000	102
IV	Fred Hadayia		68.5	955,950	875,000	109
V	Allan Jennings		73.8	708,064	695,000	102
VI	James Bailey		69.8	420,822	400,000	105
VII	Simon Arias	86		1,108,794	282,500	392
	Tim McAdams		71.5	457,664	333,000	137

1st Six Month Agent



Jim Surace

CATEGORY I



Marcus Smith CATEGORY I





Micah Cohen CATEGORY II





Rick Altig CATEGORY IV

CATEGORY VII

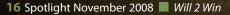
Ilija Orlovic CATEGORY IV



CATEGORY III







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David Cohen CATEGORY II







New SGAs with pro-rated objectives are not eligible to compete for Year To Date Awards. SGAs must be at full objective for the last 6 months of the year.

Net ALP

	Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
Ľ	Ι	Surace-Smith		71.5	\$651,119	\$433,000	150
lctic		Jatoft-Foti		72.0	475,908	412,000	116
rodı		Altig-Orlovic		72.8	1,627,821	1,517,000	107
October Production	II	Cohen-Cohen		78.2	335,106	282,000	119
tob		Steve Greer		70.2	207,505	195,000	106
ŏ		Sabrina Lloyd	83		60,292	34,500	175
		Theodore Pappas		71.9	190,353	191,000	100
	IV	Alt-Orl-Deley		69.6	284,824	165,000	173
		Fred Hadayia		68.5	224,016	169,000	133
		Josh Chalom		70.9	194,220	165,000	118
	VII	Simon Arias	86		227,971	78,000	292
		Tim McAdams		71.5	90,075	69,000	131
	IX	Randy Teyssier	83		35,764	32,500	110
642	H'Ag			Sector Sector	TANK BEAM	a starting and	desine and
no	Ι	Surace-Smith		71.5	5,869,134	4,330,000	136
YTD Production		Altig-Orlovic		72.8	15,526,934	15,170,000	102
rod	II	Cohen-Cohen		78.2	3,081,636	2,820,000	109
ē		Sabrina Lloyd	83		192,858	86,250	224
\geq		Imran Satti		72.5	1,784,367	1,730,000	103
	IV	Josh Chalom		70.9	2,054,253	1,650,000	125
		Alt-Orl-Deley		69.6	1,994,365	1,650,000	121
	VI	Mark Hancock		69.0	1,256,871	1,130,000	111
	VII	Simon Arias	86		1,203,935	560,000	215
	IX	Randy Teyssier	83		105,941	81,250	130



TOP ROOKIE October 2008 Net ALP **Simon Arias** Category VII

Net to Gross Net ALP Net ALP Obj % of Obj

86 \$227,971 \$78,000 292

The Top Rookie is an SGA with less than one year tenure who achieved the highest percentage of Net ALP Objective for the featured month.

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N TRUTA ACT

Calling All Non-Winners

The fall SGA Meeting featured the long-awaited Non-Grudge Match presentations. The non-winning SGAs gave concession speeches to their victorious counterparts while wearing identifying helmets. It was a time for laughter and camaraderie among the leaders of AIL/NILICO. Winner or non-winner, we salute your efforts and your WILL 2 WIN spirit!

Left to righ Jim Bianchi Steve Greer, Paul Rumh and Fred Hadayia. And the SGA vith his h down, that is Durhon Oldham.

MINNE

Left to right: Marc Rosen **Rick Altig** llija Orlovic and Theo

Pappas

Left to right: Scott Rehberg along side Robert Harris, Scott Keeney, and

> Scott showcases the proper "non-winner" helmet.

Perspective



and Matt Hogan

exhibited true

sportsmanship

Redskins jerseys during their presentation to

one Cona

and Barry

Dillah of the

Washington, D.C. area.

Vice President of **Agency Leadership Development**

The Power is In the Will

When I walked into the conference room for the Fall SGA meeting, I immediately noticed two enormous, beautifully designed AIL/ NILICO banners with the slogan, WILL 2 WIN. After I got past how well designed they were and what a cool new mantra it was, I said to myself, "Well of course we will!"

After a couple of days of glancing at the banners from time to time, I started thinking about WILL 2 WIN from many perspectives. I could interpret this new call to action as a way of expressing a future statement or command, as in "you will appreciate this." Or I could interpret it as expressing intention, as in "I will return," and even as a wish or desire, as in "call when you will." The more I thought about WILL 2 WIN, the more I started to put these words in the context of a noun instead of a verb, and I began to envision them to mean determination and willpower. Then, I started thinking about how much winning is determined by both of these.

Winning is not easy; losing is easy. You never hear someone announce, "And now for the piece-of-cake Agent of the Year Award." Can you imagine someone standing at Convention and saying, "Well, my goal this year was to not make any bigger commitments than necessary to achieve my goals because I knew that it was going to be really easy to accomplish what I did." As crazy as you're thinking that would sound, are you fully prepared to give what it takes to be a winner?

As we WILL 2 WIN the balance of this year and set up for an even more successful year in 2009, here are a couple of things I have noticed along the journey, watching others become successful at selling, managing, and leading.

AGENCY DIRECTOR OF THE MONTH: Larry Strong

Larry Strong is the Agency Director of the Month for the second month in a row. His territory had 52.2% growth for the month of October. Larry is the consummate leader who clearly understands the importance of not just getting results but getting them with a leadership style that exudes class, character, and a commitment to excellence.

Congratulations, Larry!

The alternative to winning is unacceptable! Many people become winners because they are just unwilling to accept defeat. In addition to being so inspired, motivated, determined, and dedicated to success, the thought of failure is not even a part of their consciousness. As Zig Ziglar used to say, "Give me a person who goes after Moby Dick in a row boat...and takes the tartar sauce with them!" These are the kind of people who win simply because they are UNWILLING to lose. In essence, they, too, encompass what it means to WILL 2 WIN.

The other thing I have noticed is that winners choose to be WILLING to do the things that put them into position to win. I believe this business is all about positioning and getting into position to win. What is position to win? As an agent, it is when your knees get under someone's kitchen table. The more frequently this happens, the higher your potential for winning. As an agency builder or leader, it can be how frequently you are sitting across from a prospective recruit for a final interview or how often the front right seat in your car is occupied by a wideeved, enthusiastic new agent waiting to be field trained.

So, whether you are a career agent, new SA, GA, MGA, RGA, or potential or current SGA, here is the question: What are you willing to do to ensure your future success with American Income Life and National Income Life in 2009? Want a tip?

WILL 2 WIN!

SEE YOU ON THE RED CARPET

Past Month to Dualty

2009 Convention: May 14-17, 2009 · Stay at the Beverly Hilton, home of the Golden Globe AwardsFor complete Convention Qualifications, go to: www.ailife.com/agency/spotlight/maingtl.htm











Total: \$678,532.19

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Leadership

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier I	Bonus
Ben Halali	\$16,235.98	Robert Kanaan	\$3,495.59		\$1,752.33	Michael Laramie	1,151.09
Samuel Cohen	15,125.86	Andrew Stinnett	3,344.01	Francisco Zarathustra	1,746.84	Amanda Deal	1,139.46
Harjeet Rana	15,107.09	Garret Kun	3,254.44	Hyungjun Kae	1,734.89	Daniel Walton	1,137.41
Byron Paz	12,540.25	Blake Higuchi	3,253.76	Steven Foti	1,716.57	Phillip Humbel	1,083.17
Patrick Bendure	12,158.26	David Walton	3,244.21	Kurt Papenhausen	1,681.23	Mina Afu	1,059.39
Brett Gryska	10,868.91	Daniel Phares	3,234.77	Brandon Teter	1,660.76	Richard Barbour	1,055.40
Earnest Powers	10,853.90	Eric LaBossiere	3,225.59	Jason Mayer	1,650.21	Anita Facundo	1,053.88
Alberto Alcala	9,786.42	Mark Bleier	3,202.19	Michael Black	1,606.56	Allen Nelson	1,050.35
Stephen Hill	9,206.47	David Melcher	3,182.76	Melissa Friedman	1,606.38	Mike Argersinger	1,037.66
Mitch Duplantis	9,081.29	Ryan LeBaron	3,177.10	Rory Crockford	1,594.35	Christian Vasquez	1,030.46
Pamela Ladd	8,459.67	Zeve Katz	3,124.18	Michael Boyer	1,587.27	Elaina Bosco	1,019.47
Wayne Fader	8,041.74	Arthur Greene	3,119.44	Michael McIntosh	1,579.23	Levar Morgan	1,016.03
Lawrence Hauck	8,031.34	Joseph Moore	3,025.82	Dustin Dunbar	1,572.98	LaTonya Tucker	1,015.38
David Wang	7,586.14	Volodymyr Derevyanyy	3,025.03	Patrick Stenglein	1,551.29	Rishaun English	1,013.13
Steven King	7,338.66	Mark Ziemianski	2,993.16	Clifford Mekelburg	1,516.45	Cody Novak	1,009.69
Marcus Howard	7,240.52	Craig Beck	2,969.12	Darron Hacker	1,506.23	Natalie Linker	1,007.74
Cheryl Foti	7,140.02	Richard Sprigg	2,957.11	Corey Carbon	1,481.52	Ryan Trimble	1,000.92
Laura Fisher	6,982.30	Alex Gonzales	2,928.37	Taina Lameko	1,441.20	James May	988.80
Bobby Gujral	6,851.45	Timothy Watson	2,884.61	Jamison Weatherspoon	1,437.89	Thomas Vena	978.37
Lorenzo Lameko	6,546.19	Samantha Chui	2,750.35	Erik Graham	1,436.43	Cynthia Romero	977.74
Rodney Ward	6,505.53	Matthew Melhorn	2,738.73	Matt Flores	1,422.64	Lee van Delft	970.21
Nicholas Zangardi	6,354.16	Mathew MacCannell	2,732.78	Bonnie Williams	1,404.53	Brendan Boyle	953.88
Sarai Castanon	6,203.18	John Collins	2,666.64	Erickson Bencosme	1,403.85	Jay Newsome	947.14
Philip Prata	6,103.60	James Aalders	2,611.03	Shaun McDonald	1,362.16	Sharon Brenner	941.64
Adam Kiss	6,078.32	Loralee Vasquez	2,600.29	Alvin Hagens	1,357.21	Sidney Hodgskiss	936.31
Jeffery Thiel	6,078.00	Bradley Weigand	2,564.88	David Guzman	1,353.94	Aaron Gebke	932.62
Tiffany Roland	5,906.17	Dawn McElwain	2,497.08	Michael Zorn	1,350.11	Edwin Cuebas	919.07
Robert Shafer	5,883.10	Antoinette Yellock	2,400.23	Marlin McKinney	1,334.47	Jason Dickson	904.58
Dorian Oldham	5,818.08	Michael Sheets	2,378.36	Thomas Baeurich	1,332.39	Curt Snow	896.93
David Hausman	5,669.50	Richard Correa	2,368.62	Evan Holzhauer	1,313.29	Brian McTear	892.84
Robert Vincent	5,578.11	Danielle Jankowski	2,327.73	Rachel Arenas	1,286.12	Aaron Burke	891.27
Kathryn Chaisson	5,543.36	Kenneth Greer	2,327.41	Thomas Craig	1,263.93	Susan Cooksey	883.37
Jermaine Gunter	5,491.88	Justin Wilson	2,279.10	Steve Surace	1,263.24	Hovhannes Ter-Martirosian	n 881.28
Ryan Vopat	5,473.93	Stephen Jubrey	2,208.51	Raymond Risucci	1,258.15	Gevorg Yanukyan	880.39
Timothy Matteson	5,418.33	Gregory Engrav	2,159.37	Moswen Taylor	1,256.46	Gail Arundale	873.71
John Szoka	5,245.03	James Allen	2,157.47	George Lahamedjian	1,237.11	Osei Agyeman	865.28
Sita Pereira	4,755.08	Kirk Alexander	2,153.17	Donny Bowen	1,233.91	Mark Myles	852.37
Ryan Hall	4,549.80	William Ray	2,152.52	Robert Biser	1,230.36	Cheryl Foti	852.18
Daven Hermosura	4,393.20	Marino Baca	2,111.66	Jose Harb	1,226.54	Michael Ellis	849.96
Samuel LaSala	4,267.04	Mark Beckford	2,086.56	John Sparby	1,222.47	Jayson Medema	844.81
Doreen Ryan-Foti	4,218.86	Edward Rangel	2,061.66	Andrew Brinkmeyer	1,222.24	David Garbarskiy	843.71
Desi Dimitrova	4,117.08	Steven Engrav	1,977.48	Shawn James	1,211.81	Brandon Zangaro	834.51
James Ching	4,111.93	Matthew Ho	1,960.87	Manuel Gogolin	1,206.19	Bradley Kampmeier	813.84
Michael van Delft	4,073.10	John McGrath	1,917.27	George Noujaim	1,194.32	Anthony Mutter	809.68
Michael LiBassi	4,013.60	Thomas Stewart	1,912.54	Thomas Reagan	1,184.58	Alan Silverman	801.68
David Iriye	3,992.54	Timothy Clark	1,852.64	James Isip	1,183.30	Timothy Dawe	788.39
Jason Taylor	3,967.42	Ryan Bisanz	1,842.96	Scott Hanna	1,179.92	Lynn Jones	787.87
Julianna Jones	3,757.86	David Goodman	1,799.45	James Vatert	1,175.34	James Hill	787.04
Robert J Dunn	3,713.31	Beth Snow	1,798.85	Majesta Davis	1,168.87	Dichita Warren	786.13
Yvonne Zarathustra	3,667.43	Francisco Perez	1,781.20	Alan Weissen	1,154.45	Noel Ables	778.05

Bonus

Qualifier

Tod Brown Anthony Paradiso Toafa Teo Derek Wiens Tim Schroeder Charles Clagett Jarred Sykes Christopher Williams James Cunningham Christopher Clark Todd O'Neill Timothy Velky Robert Reagan Robert Gerdes Abolfazl Mohammadi London Burnett Antonio Monica Atta Saleh Johnathon Bunch Kimberly Bird Mercedes Ayala Tina Grzeca John Franklin Natalie Lloyd Vance Bosch Brandon Braun Norman Candelore Bryan Gravel Christopher Keller Sara Welch Anca Susan Rhonda Brown-Strong Roger Melton Andrew Streiff Brittney Mathews Jason LaFayette Mickey Beaver Luay Ghawi Benjamin Foti Bruce Crowell Tracy Haden William Buckenmeyer Denice Copp Alex Grakhov Aubrey Sarreal Melissa Losk Ricardo Subero Marcus Oliver **Jackie** Alston Brock Graff Michael O'Rourke Shaelagh Legus Travis Norman Cara DeFiore Christopher Jordan Robert Hearns

Bonus Qualifier Matt Pflueger \$764.99 757.48 Maryna Danielian 738.75 Justin Nevitt 725.48 Harold Miner 721.09 Cory Liles 720.71 Matthew Lukesh 718.26 Ronald Rivera 711.69 Regenia Mapson 704.19 Perry Taylor 703.68 Robert Drake 675.21 Andrew Bishop 671.62 David Aronovich 668.64 Jeremy Welch 665.84 Benton Tong 652.95 Larry Pereiro 649.58 Gary Van Ert 631.69 Theresa Sanfilippo 628.54 Amy Zimmerman 626.00 Amir Sedaghat 624.23 Dennis Titcombe 615.72 Martin McCarthy 615.21 Richard Blake 611.35 Brandon Asuka 606.79 Clifton Horton 604.41 Kyriacos Davis Michael Delahunty 603.79 602.45 Michael Yoxtheimer 587.47 Silvia Ortiz 583.88 Vann Durham 582.58 Preeti Sahgal 581.67 Vicente Alaniz 578.95 Kelly McDonald 570.32 Adam Trubacz 567.88 Catherine Cusyck 550.01 Brent Arbour 544.43 Sonny Gurney 534.76 Elizabeth Cazares 533.94 Calvin Moore 527,60 Wes Elder 524.27 Frank Jendusa 521.47 Cathy Thompson 520.53 Albert Lau 515.74 Ryan Neel 509.84 James Reilly 506.21 Tony Chu 497.96 Anthony Theriault 496.94 Luis Bagundo 486.04 Heather Pearce 484.74 Shiwa Hollingsworth 479.15 Jonathan Whitaker 476.64 Alek Auxier 472.98 Joshua Lageman 472.70 Steve Jirschele 471.41 Alba Wandurraga 470.18 Seth Raymond 469.21 Luciana Mosca

Bonus Qualifier \$466.29 Karen Sessing 462.44 Demetrius Franklin 460.54 Shannon Donald 446.18 Paulo Rosa 443.11 Carlos Yearwood 428.60 Charles Mickens 425.24 Christen Coppola 418.84 Allan Gilbert 418.07 Samuel Florent 416.88 Billy Wilder 411.64 Jose Lomeli 410.18 Daniel Armstrong 410.16 Kellen Cuttance 403.02 Dart Brown 402.94 Stacie Jones 398.11 Brian Sundberg 379.96 Emmanuel Villasenor 379.32 Roger Fung 377.15 Ramin Maghsoud 376.78 Sharnitha King Rebecca Klebsch 375.61 374.36 Seth Wasson 372.23 Jennifer Wehrle 369.26 Adaoma Okereke 363.55 Sonia Marin 362.85 Justin Oldham 358.81 Jay Meyer 358.39 Eugene Wolfe 353.33 Maijargal Sukhbaatar 351.39 Athar Sheikh 349.13 Rufat Djangirov 348.06 Alexander Seropian 347.30 James Hurlburt 346.73 Sharonda Moses 341.90 Andrew Belsky 340.71 Robert Slocum 339.91 Matthew Parker 337.96

335.57

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290.39 286.14 284.69 283.95 276.60 274.18 267.56 267.30 265.59 264.20 261.23 259.81 259.33 255.01 252.43 251.80 251.78 240.98 236.15 235.91 231.11 229.85 229.18 227.74 227.16 225.53 224.93 223.85 217.41 216.68 213.20 211.92 210.92

210.35

Bonus

\$298.28

297.12

296.35

2 October 2008 Bonus

Total: \$1,150,879.35

World's Greatest

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Roghie Hassanloo	\$8,808.60	Daniel Smith	\$2,570.12	Scott Remmey	\$1,900.02	Brian Morse	\$1,583.94
Karen McQuoid	6,062.63	Patrick Taylor	2,557.49	Joseph Uppleger	1,899.61	Bradley Ellison	1,583.21
Ed Olfert	5,241.85	Robert Ulreich	2,543.80	Muslimah Baldwin	1,878.85	Robert Drake	1,581.95
Tibor Simon	4,852.45	Amy Shui	2,532.92	John Ward	1,848.30	Adam Kahn	1,576.14
Randoph Souliers	4,456.56	Monique Roye	2,448.35	Russell Morris	1,847.24	Oscar Rubio	1,575.71
Timothy Cruise	4,358.94	Brandon Schwed	2,436.01	David Gombkoto	1,841.64	Steven Edgell	1,570.27
Lily Tchen	4,318.92	Tupulaga Fuaivaa	2,412.55	Mercedes Ayala	1,834.65	Barry Jacoby	1,569.14
Tehani Maragos	4,264.32	Daniel Hartwig	2,391.46	Mihaela Curtean	1,821.06	Karen Stockwell	1,561.14
Joey Kennedy	4,251.55	Gregory McMeckan	2,386.00	Theresa Setefano	1,820.02	Samson Adelufosi	1,560.47
Kevin Edwards	4,228.35	Ross Ewen	2,376.13	Ryan Goodwin	1,812.55	Jason LaFayette	1,559.50
Max Quasem	3,993.69	Derek Sandilands	2,372.58	Timothy Vizeau	1,811.13	Herbert Adams	1,556.32
Karen Sessing	3,971.07	Vera Leus	2,357.48	Mark McGuigan	1,810.77	Frank Jendusa	1,554.33
Richard Carter	3,919.69	Crystal Reeves	2,356.87	Erin Mahoney	1,807.07	Eric Zweifel	1,551.39
Erez Shabtay	3,894.41	Wendell Dingle	2,347.17	Rexford White	1,798.12	Huihann Wee	1,546.84
Bianca Zaragoza	3,843.61	Scott Hanna	2,320.98	German Viviano	1,793.03	Eliakim Diaz	1,545.69
David Moir	3,813.94	William Parmeter	2,299.77	Naera Pomare	1,779.70	Shane Powell	1,544.24
Anthony Balsano	3,719.15	Delaunda Milner	2,291.80	Kilisimasi Sega	1,778.27	Robert Simmen	1,542.15
David Farraway	3,714.63	Nicholas Rice	2,281.06	Sonia Marin	1,771.07	Hank Gordon	1,528.57
Arthur Carter	3,680.43	Preeti Sahgal	2,276.36	David Garbarskiy	1,769.19	Robert Slocum	1,525.75
Freida Yakubov	3,614.57	Kevin Ishikane	2,241.88	Marvin Chalwe	1,762.62	John Hughes	1,522.82
Natalie Lloyd	3,530.84	Tia McCutcheon	2,197.65	Sundeep Grewal	1,758.44	Mike Houston	1,520.51
Joy Horcajo	3,373.10	Marisa Willgruber	2,196.09	James Cummings	1,755.37	Douglas Connor	1,512.58
Lafi Papalii	3,372.56	Travis Eick	2,195.43	Jesus Gonzalez	1,754.04	Makerita Boon	1,507.64
Gilbert Pollock	3,264.60	Mario Chavez	2,177.27	Kenneth Greer	1,748.69	Holly Cook	1,506.36
Mary Ann Gaelic	3,261.37	Amanda Beyersdorff	2,167.04	Kevin Silverling	1,742.89	Cbyrd Lucas	1,499.48
Peggy Winston	3,209.87	Dawn McElwain	2,166.97	Manuel Gogolin	1,735.25	Craius Bartley	1,496.59
Anne Powihongi	3,185.68	Todd O'Neill	2,156.48	Christopher Lewis	1,731.61	Jewmekia Morton	1,491.97
Gary M Jones	3,171.09	Omar Hashimi	2,130.44	Evelyn Nkwenti	1,728.57	Benjamin Mancillas	1,489.04
Jose Harb	3,150.38	Brian Sundberg	2,117.35	Andrew Brinkmeyer	1,724.47	Rebecca Sine	1,485.85
Ryan Leong	3,135.49	Joshua Richmond	2,115.29	Herivelto Pereira	1,714.64	Walter Powell	1,484.87
Troy Plummer	3,074.96	Samantha Chui	2,111.38	Eric Pitt	1,709.91	Kevin Davis	1,471.92
Cassaundra Gordon	3,051.07	Jason Schrimsher	2,105.69	Maryam Nemati	1,709.76	David Aronovich	1,470.32
Brian Jensen	3,024.19	Matthew Skinner	2,105.05	Amy Buskas	1,709.38	Roger Weisman	1,458.46
Brock Lampee	3,021.38	Joseph Tarricone	2,099.46	Marcus Oliver	1,705.58	Drew Johnson	1,451.86
Kevin Appasamy	2,979.76	Jay Newsome	2,086.77	Autrina Shepherd	1,678.39	Michael Perkins	1,450.59
Andrew Reynard	2,975.42	Elvis O'Banor	2,085.04	Nathan Leininger	1,677.89	Paul Johnson	1,442.26
Helen Taylor	2,954.93	Benjamin Eggen	2,084.17	Maria Esposito	1,660.23	Rita Earl	1,440.06 1,434.91
Theresa Bellajaro	2,950.50	Krista Thieme	2,078.15	Vicki Tumia	1,647.32	Diane Carrion	1,434.38
Jefonda Neal	2,930.99	Ruber Soberanes	2,065.73	Casey Larson	1,646.76	Atta Saleh	1,424.10
Chantal Daigle	2,911.82	Kurt Walters	2,053.79	Ryan Forster	1,638.17 1,637.50	Jeffrey Rice Michal Majewski	1,413.96
Ning Huang	2,870.18	Kiran Aya	2,038.77	Adrena McCreary	1,633.83	Jaime Rozotto	1,413.39
Rose Deacy	2,864.64	Joseph Kuzmanko	2,023.58	Steven Sparkes Terris Terry	1,631.07	Javier Sandoval	1,400.70
Paramjit Sangha	2,833.69	John Sparby	1,993.17				1,400.22
Timothy Nolan	2,755.12	Kelly McDonald	1,977.29	Ilona Patterson	1,629.53	Yang Wang Patricia Anderson	1,387.43
Kevin Haines	2,730.93	Judy Kellerman	1,962.78	Jamie Rutan	1,623.01	David Fortune	1,384.96
Ben Halali	2,724.15	Robert Hlavin	1,961.03	Samantha Jacobsen	1,614.68 1,613.20	Edwin Cuebas	1,384.81
Ernesto Magat	2,715.98	Norman Lew	1,959.13	Robert Dunn			1,381.95
Raymond Angeles	2,699.33	Dustin Dunlap	1,952.20 1,928.09	Frank Carpenter Donna Carson	1,612.56 1,607.08	Steve Jirschele Sharon Brenner	1,379.21
Gregory Hayman	2,693.49	Carmella Stroud		Brandi Brown		Iryna Sushkova	1,372.83
Jesse Wise	2,676.76	Mark Harhager	1,927.55		1,604.65 1,603.45	Chad Neff	1,369.47
James Raymond	2,664.76	Steven Stensrud	1,923.57	Gordon Langlois	1,600.93	Cynthia Sittig	1,366.39
Donald Wold	2,650.36	Bradley Kampmeier	1,922.86	Seth Raymond	1,595.61	Ronald Rivera	1,363.15
Michael Cook	2,649.42	Benjamin VanFossen	1,922.75	Seymore Stoddart	1,595.02	Justin Germany	1,355.16
Al-Karim Walji	2,625.45	Marc Younger Alex Hernandez	1,918.62	Elise Haley Peter Patric	1,594.35	Salvatore Gallo	1,354.25
Daniel Potilechio	2,572.70	Alex Hernandez	1,902.77	I CICI I attile	1,004.00	Salvatore Gallo	4,00 1140

World's Greatest R

	The courses						
Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Norman Candelore	\$1,349.79		\$1,198.66	Derrick Mason	\$1,078.11	Construction of the second	\$937.41
Steven Thompson	1,348.18		1,198.26		1,072.15		934.75
Lamine Diakhate	1,343.16		1,195.32		1,068.58		934.33
Sakeasi Ratumaiyale	1,340.09		1,185.63	Nedelka McLean	1,064.71		932.01
Natalie Bryson	1,337.90		1,185.46	Michael Bruinix	1,064.49		929.77
David Cassidy	1,336.40		1,184.75	John Tippett	1,064.36		929.32
Robert Reagan	1,333.36	Francois Beaini	1,183.34	Christopher Achey	1,062.16		929.15
Mickenzie Linse	1,333.33	Muriel Fletcher	1,182.16	Colleen Goodine	1,059.23	Trevor Sirois	927.61
Leone Tom-James Ala Awad	1,333.03	Ricardo Garavito	1,181.71	Jonathan Whitaker	1,057.10	Kristi Vang	926.27
Augustine Facundo	1,328.90	Casey Kunash	1,181.16	Clifton Horton	1,056.07	Jackie Alston	925.85
Sau McFarland-Afoa	1,327.32	Tasha Tucker	1,178.69	Charene Reyes	1,052.88	Christa Barfield	919.99
Travis Norman	1,325.07 1,322.19	Ryan Barker	1,177.53	Hyungjun Kae	1,052.74	Michael Camara	916.58
Brent Leathers	1,318.35	Alex Felix	1,177.52	Elizabeth Pousima	1,052.40	Adam Scriver	915.87
Brian Allt	1,313.88	James Schneider Amber Wallace	1,171.48	Joseph Lugo	1,050.98	Nitiya Brown	915.71
Abolfazl Mohammadi	1,310.59	Lily Bernal-Mercado	1,170.38	Sarah Pearson	1,050.92	Magda Figueiredo	910.84
Evan Dent	1,306.87		1,169.58	John Fordham	1,040.44	Bonnie Williams	908.88
Calvin Moore	1,302.70	Lima Drysdale Terry Kragero	1,168.88	Karen Gagarin	1,040.42	Eric Cisler	908.38
Christopher Custer	1,296.49	Alex Gonzales	1,168.51	Katsia Paul	1,038.32	Patrick McGonigle	904.03
Jessica Santamarina	1,296.07	Pamela Smith	1,168.47	Mitchell Phillis	1,037.70	Neal Dickey	901.00
Andrew Queen	1,295.52	Michael Antognoli	1,168.41 1,166.97	Katic Elder	1,033.52	Darren Osenbaugh	897.38
Kristin Garramone-Hager	1.295.29	Beau Springer		Jamison Weatherspoon	1,031.77	Matthew Zeilhofer	896.29
Lorena Barriere	1,294.62	I-Perfection Harris	1,165.77 1,160.52	Craig Kitchner	1,029.48	Robert Gray	895.86
Barbara Stillwell	1,293.68	Matthew Thomas	1,160.32	Joseph Roszman	1,022.98	Luay Ghawi	895.62
Sharif Grays	1,292.90	Salima Abdin	1,160.13	Dawn Androyna Ronald Starr	1,020.21	German Pena	894.29
Richard Lutz	1,290.54	Rence Anderson	1,155.58	Iun Ma	1,019.14	Bruce Crowell	893.43
Dustin Dunbar	1,288.02	Stacie Jones	1,154.82	Rigoberto Pedroza	1,019.04	Jera Culbert	893.20
Anthony Theriault	1,287.04	Brandon Davis	1,154.62	Jason Lobring	1,009.81	Kyle Klipp	893.19
James Erickson	1,286.91	Daniel Umbertone	1,152.05	Humberto Quintero	1,008.52	Zach Luhr	893.19
Natalie Soboleva	1,286.83	LeTasha Truesdale-Pough	1,150,47	Joshua Holley	998.48	Corrie Williams Maria Greenc	890.24
Ariana Schubert	1,286.29	Theodore Fawcett	1,147.33	Juanita Pittman	989.01	Catherine Cusyck	887.04
Rosalie Zwicker	1,284.09	Travis Vandeberghe	1,146.15	Jeff James	986.12	Mark Beckford	884.28
Stephanie Belizaire	1,280.03	Cleveland Reid	1,145.44	Eugene Wolfe	986.01	Michael McCoy	883.52 882.64
Brent Arbour	1,277.35	Louis Gilmore	1,145.36	Samuela Matelau	984.68	Jacqueline Kabluyen-Mitch	
John Brandon	1,277.01	William Collins	1,143.24	Jose Valles-Lopez	984.19	Mabelyn Rojas	879.09
Gordon Mooc	1,276.45	Danny Mayorga	1,142.51	Christopher Cummings	981.96	Ifcanyi Ohalete	878.81
Joaquin Santos	1,275.95	Brenda Hockensmith	1,139.20	Nicholas Wolle	980.90	Joshua Atwood	878.14
Ramin Maghsoud	1,264.12	Shawn Nowak	1,138.37	Scott Florin	980.41	John Nesbitt	876.40
Michael Graham	1,263.60	Thomas VanOsdol	1,133.91	Alfred Brenner	980.10	Jonathan Cochran	870.42
Henry Getty	1,260.82	Jarred Sykes	1,133.63	Kevin MacKinnon	977.18	Pierre Valiquette	870.02
Caleb Douce	1,259.70	Anthony Mutter	1,132.89	Shannon Andrews	977.08	Melinda-Rae Lyse	869.93
Steven Johnson	1,259.49	Michael Mandella	1,131.42	Steven Rotherforth	975.27	Jennifer Duke	860.57
Jason Crenshaw Salvatore Pennisi	1,256.27	Taneshia Solomon	1,131.07	Carlos Hernandez	973.54	Michael Carter	860.25
and the second se	1,240.80	Juan Cardona	1,131.06	William Heath	972.43	Yeni Losano	857.11
¥	1,239.79	Jacqueline Reim	1,130.00	Amy Zimmerman	964.99	Erickson Bencosme	856.80
	1,237.85 1,236.39	Gabriel Feldmann	1,125.29	Gregory Gustovich	964.00	Bianca Callender	856.50
	1,235.44	Andrea Barenholtz Nicholas Bloom	1,124.23	John Farley	962.47	Anthony Paradiso	855.77
	1,234.21	Chad Lewis	1,113.41	Dart Brown	960.43	Stephen Cook	855.55
T i but i	1,229.32	Erin Moyer	1,110.92	Denice Copp	958.53	Ahmed Karkoura	849.80
	1,224.07	Sarah Tinkham	1,110.62	Stephane Masyn	958.19	James May	846.74
The state of the s	1,224.05	Ryan Clark	1,106.28	Luciana Mosca	957.62	Dustin Kiss	846.14
¥ ¥4	1,218.49	Brenden Chun	1,100.38	Evan Venturella	950.61	Suani Tonumaalii	844.07
-	1,214.97	* ***	1,099.78	Juan Morales	950.42	Justin Huebner	843.72
T	1,214.43	G1 4 8 4	1,099.00 1,096.42	Francis Andrews	950.29	Joseph Hemsley	843.41
	1,213.69		1,095.60	Andrew Hebberd	949.59	Steven Valeo	843.24
	1,213.33	17 A 1994	1,095.13	Ashtyn Campbell	949.02	Haoyu Xu	841.12
ters of the second seco	1,210.93	A TA A A ATT	1,095.13	Arlington Lawrence	948.25	Kenneth Madden	840.93
	1,205.05		1,092.39	Travis Rasso Ropald Bombo	946.17	Regina Stingley	836.85
	1,201.93		1,085.79	Ronald Berube Kellen Cuttance	945.54	Phillip Jenkins	835.37
C1 11	1,200.29	73 1 0	1,080.91	Caleb Lawson	942.98	Eli Pierce	832.16
A 11	1,199.44	1 4 7 1 7.	1,080.12	Vicente Alaniz	942.28 938.19	Lucila Nicot-Montalvo	831.44
				a section a signific	936.19	Matthew Parker	826.02

World's Greatest

Lori Sellers Robert Hewitt Victor Rodos Duron Williams James Larkin Sean Dignan Diana McNair Eric Angelino Michael Yoxtheimer Alisa Bell Havlee Faustin Hsiaohsuan Li Amic Young Benjamin Diewold Gregory Myers Scott Kim Joshua Toft Gregory Easley Eli McKenzie Sheku Sheriff Hallvardur Thorsson Meredith Divita Heather Cimino Amy Stahlecker Kevin Holtz Tammy Zagata Preston Foster Luis Pagan Richard Dinwiddie Jeffrey Jacobsen Pamela Ladd Kevin Richard Perry Taylor Christopher Brooks Brandon Plair Brock Graff Luke Driscoll Jamie Zeigler Helen Papazyan Cory Friedman Jose Lopes Ghina Malaney Clayton Giffin Joshua Lageman Stephen Jubrey Linda Byas Juan Acevedo Daniel Heinecke Juan Cordoba Anthony Meola Dmitriy Kagan Sabrina Owens Antonio Evans Pamela Smith Robert Biser Raphael Bouchereau **Timothy Peters** Michael Nadel Jonathan Unger Keith Litterst Shaelagh Legus Mark Clark

Qualifier

Bonus Qualifier \$823.43 Faith Philbeck 821.32 Taryn Slavens 820.52 Hector Urena 820.52 Milika Finau 819.69 Candace Engelson 819.44 Dayan Solis 818.27 Margo Barathy 818.09 Brandon Zangaro 816.76 Otari Batar 815.96 Brian Durham 814.19 Douglas Grigg 812.72 Adelfa Parinas 809.42 Jake Yagiian 803.60 Beth Snow 800.88 Benjamin Baker 796.61 Steven Lucero 792.49 Cynthia Romero 791.86 Thomas Tulowiecki 791.51 Anne Debski 791.41 Alissa Dvorak-Halcom Kevin Astala 791.03 Caroline Schurter 790.70 Andre Bishop 789.78 786.13 Osci Agyeman 785.96 Charles Wachuku David Rollinger 782.03 782.00 Alan Rosen 781.59 Marsela Kresic 779.68 David Mellies Andrew Bishop 777.63 772.13 Kasimira Joyce 770.99 Mark Meyers 770.22 Jack Wang 769.76 Duane Robertson Melvin Norris 769.55 769.44 Richard Duskey 768.06 Dana Dallis Toafa Teo 765.76 765.75 Josh Sablan Eric Bindner 765.69 764.44 Nancy Myers Martin Skedel 763.76 Christopher Williams 762.19 760.92 Thomas Broomfield 758.88 Sarah Herrington 758.08 Miles Jaylor Jeremy Paisley 757.77 756.90 Carlos Ortiz 756.57 Tommy Penson 756.18 Brenton Betts Gregory Perdriel 754.58 Matthew Tullis 750.36 749.36 Dion Elie Shannon Donald 746.05 Philip Anderson 745.81 745.12 Larry Malitz 744.51 Corby Jesperson Ryan Richmond 743.53 742.16 Frederick Greene 742.09 Gail Boffi Cynthia Wilwayco 740.81 740.48 Regina Neal

Qualifier Bonus \$738.11 Kenneth Randolph 737.10 Norbert Medina 737.07 William Reed 736.61 John Partridge Kai Takekawa 736.38 733.33 Johan Henriksbo Denise Tagaloa 732.60 732.53 Arlista Llewellyn 730.63 Diego Acosta Bedis Kilani 730.02 727.91 Todd Engelson 727.69 Robert Williams 724.73 Joshua Soucy Brian Westfall 721.24 720.95 Lirita Brown 720.58 Joseph Larsen 719.90 Joseph Geer 719.46 Jemes Ceide 719.17 Paul Abeling Sarfulah Stewart 718.56 718.55 Mario Hernandez Mark Bostwick 717.46 716.50 Christopher Edwards 713.92 Ali Morgan 713.24 Aaron Stroud 709.75 Lynn Iones Arnold Pacleb 708.99 708.12 Brandi Joseph Adam Smith 707.52 Billy Wilder 705.77 Peter Chan 705.13 703.70 Sarah Sweeney 703.50 David Pennington Kassaundra Hofstetter 702.43 701.73 Sheila Murphy 701.44 Timothy Keene James Conley 701.14 700.60 Joshua Brown 700.25 Shon Freeman 695.33 Nancy Crampton-Brophy 695.06 Zulfikar Bhukera 690.54 Luke Montilla 690.03 Roger Nicol 689.38 Raymond Risucci Raul Castaneda 687.50 686.26 Michelle Hoffman Seth Holmberg 686.13 685.37 Chena Blair 682.65 Christopher Babel 682.61 Rashelle Nugent-Smith 680.89 Benton Tong Christopher Nickerson 678.64 677.83 Gregory Holloway 673.84 Maureen Martinez 672.86 Ronald Barren-Williams 671.21 John Mattingly 667.79 Michael Manosca 667.31 Larry Adebesin 666.88 Ashley Way 666.67 German Rocha

664.84

660.04

Mitzi McArthur

Raemona Winningham

Bonus \$659.48 Philip Currie 659.32 Willie Havden 656.64 654.93 Eileen Curtis 654.87 Cole Cronin 654.48 Emil Mohareb 653.90 Adam Wolfe 653.63 653.56 Scott Glynn 652.63 652.51 652.43 Tony Motley 652.40 Jinzhou Zhao 652.02 Daryl Skinner 650.15 Edward Jordan 649.84 649.33 Jeremy Engrav 648.33 Scott Pearce 647.50 645.46 Michael Rome 644.32 643.80 Jimmie Flakes 643.37 Joyce Krumm 642.20 Frank Soldo 640.01 637.88 David Sacz 633.93 633.91 Sarah Miller 633.20 Ivoni Amato 632.51 Diana Casillas 631.21 Tracey Hinton 627.93 626.15 Tyler Hobbs 623,84 622.32 620.86 Ryan Mockler 620.50 Vance Bosch 619.85 Julia Lutgen 611.85 608.99 Joseph Gentile 606.33 Cara DeFiore 605.33 604.64 603.21 602.85 602.26 Patrick Leung 602.11 601.23 Lee van Delft 600.72 Ashleigh Love 600.32 597.88 597.51 596.52 Vanessa Clark 595.39 595.09 594.22 593.90 David Ingram 593.63 Irakli Dolidze 593.30 Tyler Murray Stacey Purdy 592.82 Renata Szwab 592.24 591.60 John Keiderling

Qualifier Bonus \$590.12 589.48 Earnest Loveless 589.37 588.33 587.60 585.45 LaTonya Jeffries 584.79 584.30 582.72 Ceasar McClain 582.40 Leonard Brooks 581.41 578.35 574.93 573.85 Rvan O'Donnell 573.68 569.73 566.63 565.48 Brian Hablutzel 565.40 564.30 Clifford Mekelburg 560.32 558.44 558.10 555.95 Bernard Oliphant 555.61 Shariff Herndon 555.29 555.20 553.84 552.66 551.86 551.69 Richard Woodly 549.08 Uvaldo Mendoza 548.73 546.61 Moustafa Makhmoud 546.08 546.02 543.41 542.94 Melissa Schroeder 542.45 541.74 Delphina Livorsi 540.16 538.86 Clayton Menezes 538.79 Nicholas Moakley 538.60 Maryna Danielian 537.92 536.73 536.58 Brookalyn Stillwagon 535.12 534.03 Ramatoulaye Ly 533.53 Natalya Kashevskaya 533.41 Danielle Catino 531.35 530.54 Johnathon Ellington 528.57 Rory Crockford 528.42 528.24 Lyle Feldpausch 527.97 525.92 525.71 523.54 523.14 522.31

World's Greatest

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Qualifier

Victoria Wnek Brent Morrissey Ralph Lawton Silvia Ortiz Aaron Haskins Donnell Bailey Jorell Washington Michael Bromberg Amy Watkins Douglas Bauknecht Rebekah Poole Yssouf Kamagate Kurt Papenhausen Thomas Shreve William Lymber Patrice Reid Carl Rudd Alfonso Garcia Sean Lacroix Justin Jonsdottir Alexandria Smith Jessica Lastimosa Michael Brown Twila Hardy Demetria Holmes Daniel Jones James Reilly Brendon Banks Shasta Doty Tony Chu Rvan Conley John Serrano Leila Newman Katrina Poloaweir Keziah Low Levaai Tanielu Almir Toska Michelle Vanoy-Warner Matthew Cartwright Todd Prior Ngoc Nguyen Shellene Stephens Philip Abramovitz Jerrell Johnson Columba Perez Nicholas Phair Ericson Caneso Sophia Szeto Alexander Scott Israel Johnson John Cochrane Kuuipo Wilhelm Triona Hanley James Johnson Princess Vaughan **Jason Bratin** Jamie Winkler Dan Pinschmidt Erin Ralph Robert Hamilton Pauline Ruff Nasser Alvarado

lonus	Qualifier E
\$520.09	Lorena Prieto
519.94	Lawrence Adams
517.85	Andrew Cauley
517.34	Matthew Glisson
517.11	Jose Tavera
515.46 515.37	Summayyah Muhammad
515.03	Colleen Fisher Maureen Karnow
514.64	Hilda Ames
510.89	Mike Hudnall
510.69	James Burke
510.24	Kevin Walsh
506.95	Anca Susan
506.46	Sarah Law
503.40	Stephanie Novel
502.44	Christopher Dordea
501.12	Shermeka Richards
500.56	Maijargal Sukbaatar
500.23	Ryan Neel
499.80	Michael Weeder
498.84	Eric Bridges
497.90 497.28	Tuyet Dang
495.88	Iliana Williams Nestor Peralta
495.69	Michael Jones
495.62	Nicholas Grandominico
494.74	Carmen Robinson
494.62	Travis Takahashi
493.99	Bryan Shaffer
493.85	Vasil Ranchinskiy
492.55	Evanne Hull
489.25	Michael Padilla
488.55	LaToya Richardson
488.22 487.11	Aileen Correa
486.57	James McCarthy Lydia Hartounian
486.22	Sean Moore
485.92	Jonathan Tucker
485.92	Jennifer Holliday
485.88	Brody Brewster
485.65	Rufat Djangirov
484.49	Franlisa Williams
484.36	Patrick Parisi
480.82	Andrea Yee
480.14 479.97	Christopher Benigni
477.27	Lori Simpson Jevon Butler
476.65	Nikia Lunn
476.14	Michael Rice
473.71	Melissa Losk
473.64	Brad Thomas
472.38	Hamberto Galan
471.52	Joshua Abbott
470.22	Matthew Nereng
469.99	Diego Arango-Puerta
469.84 468.61	Patrick Raviola
468.61	Jason Beyer Carol Boosk
467.36	Carol Roark Matthew Court
466.17	Matthew Court Catherine Sanoubane
464.75	Chad Zalunardo
464.69	Daniel Armstrong
	0

Bonus Qualifier \$464.60 Jamie Losado 464.55 Cole Feist 464.34 Catherine Luke 464.21 Joseph Narcisi 463.47 463.35 Craig Adams 460.29 James Hurlburt 459.33 Loralee Vasquez Bryant McAllister 458.97 458.61 Juan Montufar 458.06 Jason Young Ricky Bryant 456.70 456.29 Michael Perez 456.01 Sharnitha King Andy Chong 455.63 455.29 455.20 454.89 Andrea Evans 454.02 452.11 Johnathon Bunch 447.93 Kathryn Harrat 447.85 Lance Self 443.82 Laurie Ouinn 442.93 Sonya Millerray 442.76 Janice Park 442.70 Mickey Beaver 441.90 James Brenneis 439.79 Robert Lopez 439.64 Allison Bankowski 438.74 Kelvin McDiarmid 438.48 Dennis Logan 437.82 Brett Stephens Jerry Williams 436.78 435.41 Keith Johnson 433.64 Cynthia Wilhelmi 433.24 Robert Barzyk 432.63 Shaun Williams 431.42 Eric Brumbaugh 430.97 Geoffrey Bowers 430.30 Larry Pereiro 430.20 Jason Brown 429.86 Neville Shahukar 429.69 Sarah Jones 427.20 Philip Bonnet 427.13 Marc Coulter 425.49 Jenna Blank 425.08 Javier Lopez Gregory Corrigan Oscar Polonio 424.55 424.18 423.25 John Charlton Katherine Georgiou 421.69 421.66 Valrie Joyner 421.09 Wendell Ottley 420.89 Timothy Dawe 420.05 Anthony Coleman 417.62 Elizabeth Cazares 417.09 Leon Thompson 416.48 Sadie Gallegos 416.35 Charles Hutchins 414.45 Allan Shapiro 414.20 Siulolovao Kafoika 414.00

Lawrence Broniszewski Anthony McDaniels Ini Augustin-Eakpan Erika Martin-delCampo Michael Rivera

Bonus

Qualifier

Bonus

and the second se		Domuo
\$413.35	Michael Delahunty	\$356.22
413.03	Josh Killian	355.52
412.37	Sheila Karch	352.94
410.32	Sarah Cleveland	351.39
409.58	James Mournahan	351.38
409.44	Danielle Anderson	351.01
408.91	Lindsay Waddell	350.35
408.84	Danielle Jankowski	
407.25	Earle Harris	350.29
407.18	Eric Cochran	348.84
405.97		347.87
404.01	Nancy Shoemaker	347.77
403.31	Jeffrey Dugan	346.71
403.31	Milligan Hinson	346.50
	Evita DeLaRosa	346.44
402.40	Jennifer Kotila	344.40
402.04	Bert Feldman	343.64
399.18	Jared Miller	342.57
398.91	Chaquita Darden	341.48
397.99	Elaina Bosco	341.48
397.92	Preston Wade	341.31
397.08	Brian Schug	340.90
397.02	Dorine Fontaine	340.59
396.04	Larry Bolinske	338.81
394.95	Carlos Chavez	338.66
394.73	Branden Brooks	338.56
393.80	Ryan Tucker	338.20
392.91	Patricia Lee	336.31
392.24	Michael Lockhart	335.60
392.11	Eugenio Pavon	335.38
391.44	Ira Lewkowicz	335.15
390.92	Teresa Butolph	335.14
390.45	Antoinette Bradfield	334.36
390.39	John Franklin	334.17
388.48	Antonio Lunato	333.36
386.93	Adrian Moye	332.16
386.38	Tanya Golovanoff	331.82
384.54	Matt Leonard	331.66
382.21	Julie Angle	331.38
379.84	Mark Peltz	330.47
379.00	Angela Chambers	329.48
378.05	Linh Phanroy	328.79
376.72	Tawanda Ward	328.68
376.48	Mark Bleier	328.66
374.62	Philip Even	327.85
372.76	Regina Knieser	327.03
370.56	Marcus Slayton	326.49
370.19	Matt Flores	
369.86	Kevin Rendon	326.44
368.63	Gleb Ostrovsky	326.29
367.25	Douglas Scheffler	326.24
367.02	Lochua Cotnor	326.01
366.69	Joshua Cotner	325.50
365.87	Thomas McGarry Michael Ellic	325.35
	Michael Ellis Bauasly Basethald	323.34
365.82 365.81	Beverly Bergthold	323.30
	Jeffrey Hagan	323.22
365.54	Wayne Green	320.97
365.16	Edwina Taft	320.79
364.10	Stephen Fowler	319.46
362.10	Thomas Vena	318.31
359.55	Abel Alatorre	318.14
359.37	Joshua Stankovich	317.48
357.69	Ralph Travis	316.67

World's Greatest

Qualifier

Regenia Mapson Brenda Anderson Angela Pisciotta-Perez Andrew Gallegos Stephanos Afa Julie Hallgren Corazon Marata Ryan Vopat Brandon Braun Peter Sovbel Michael Yassa Emilia Benavidez Daniel Rustad Ted Schilling Frank Mangus Richard DiPaolo Leticia Carranza Alexander Scropian Jude Johnson Jerry Kust Debra Washington Courtney Townsend Curtis Visser Mara Solis Darrin Chapman Matthew Staples Justin Nevitt Selena Thammasen Gabriel Manzo Emperess Hall Jes Bradshaw Rhonda Brown-Strong David Ackerman Matthew Wilhelmi **Reginald Patrick** Thomas Moore Audrey DeLoach Mildred Rush Joshua Bagi **Rickie Sasser** Russell Cheek Kevin Kilimnik Sunny Andrews Melody Foy Aaron Cahill Susan Cohen Tina Grzeca Peter Kaplanis Danny Cook Steven Giori Romel Moore Aaron Latham Erica Holderman Odena Armstrong Jason Anderson Ryan Nishio Michael Thomas James Griffith Shawn Yarbrough **Emily James** Jennifer Bradley Thomas Roberts

Qualifier Bonus \$316.59 Julia-McKenzie Goldsmith \$280.22 316.14 Romaro Crowder 315.31 Maryna Mushlovina 315.08 Martin McCarthy 315.04 Julie Haryono 313.58 Sharity Saia 313.54 Rachel Deiter Taunza Adams 312.14 312.12 Stephen Bendure 310.84 Robert Greer 310.47 James Kelly 309.35 Brian Campbell 308.54 Jesse Lawson 308.14 Claudia Baba 308.10 Jordan Crumb 307.95 Darrien Beal 307.77 Jeff Lamar 307.38 Adam Collard John Pagano 306.72 305.40 Dustin Lamborn 305.05 Cory Liles 304.35 Charles Clagett 304.07 Scott Davis Levar Morgan 303.79 Corey Neff 303.72 Coretha Montouth 302.56 302.48 Adam Graf Richard Cortez 301.93 Jason Miller 300.36 297.64 Adam Montgomery 296.43 James Palmes 296.42 Brandon Asuka 295.64 Andrew Haskins 295.57 Revnaldo Barcia 295.40 Bill Strain 295.11 Bruce Andrews 294.55 Miles Ryan 293.41 Julie Wells 293.33 Estela Rodriguez 292.16 George Sturge 291.60 Robert Avent Robert Dalton 291.56 291.10 Michelle Rinaldi 291.06 Dustin Henderscheid 290.00 Jon Egan 289.87 Wenc.; Hernandez 289.66 **Joshua** Gaines 289.12 Laura DiPietro 289.12 Paul Chance 288.64 Rebecca Farnsworth 288.61 Jo Karr 288.12 Elizabeth Hodgson 288.10 Carlos Martinez 287.74 **Jacky** Pipkin Toni Cousin 286.77 Carl Brown 285.76 285.72 Carla MacGregor 282.96 Heather McConnell 282.73 Thomas Parker 282.29 Craig Beck 281.60 Stephanie Holland 280.55 Janice Dixon

Qualifier Roshelle Ruffin Michael Alvarez 279.79 279.71 Chelsey McLean 279.67 Debbie Romero 278.75 Jose Sanchez 278.31 Nolan Vannucci 278.14 Kevin Ward 278.11 Anthony Mele Justin Christiansen 276.21 274.00 Mitchell Look 273.82 Justin Speakman 273.81 Jenny Sample 272.80 Dennard Wallace 271.20 Byron Paz 269.46 Dennis Whitehead 268.02 William McCray 267.80 John Fant 266.61 Kristin Bate 266.19 Robert Chesbrough Gregory Kono Scott Campbell 265.85 264.54 264.08 Shaun McDonald 263.87 Timothy Watson Eric Williams 263.42 Tim Schroeder 263.40 Mickey Flinn 263.39 263.39 Mary Ann Hoffman 263.09 Kali Queen Olga Dankovtsev 263.04 262.65 Andrew Gursky 262.06 Alan Russell 261.73 Kingsley Reid 260.65 William Kwok 260.36 Alexander Maukonen 259.78 Harold Miner 259.74 Kanaka Sastry 259.68 Douglas Meador 259.60 Amy Genty 259.41 Laura Maurillo 258.86 Schuyler Frazier 258.45 Beverly Villa Michael Vasu 257.46 256.25 Denise Hoyt 256.00 Charles McGraw 255.32 Luis Rodriguez 254.89 David Harrington 254.56 Amandeep Kaur Christy Starr 254.41 253.59 Ramon Herrera 253.55 Jay Meyer 252.91 Alfredo Salazar 252.03 Kevin Burton 251.86 Seth Petrie 251.80 Chervl McLean Patrick Robitaille 251.08 250.26 Heather Hewitt 249.71 Samantha Yacovetta 248.28 Raymond Lau 248.19 Patricio Mamaclay 247.49 Latisa Kemp 247.43 Travis Miller 246.22 Anel Fernandez

Bonus

Bonus \$246.15 Thomas Dugan 245.41 Rhelda Allen 241.86 Joseph Hope 240.46 Thomas Caplet 239.95 Allison Roy 238.75 Fotios Touroutoutoudis Leah Courtright 238.74 238.69 Milton Smith 238.58 Daniel Burnell 238.37 Robert Granzow 237.83 Frances Brown Christopher Keller 236.97 Samuel Tafoya 236.68 236.65 Erick Hernandez 236.14 James Bliefnick 236.05 Tyler Hornung 235.62 William Covle 235.41 Daniel Valenzuela 235.24 Jacqie Williams-Mitter 235.19 Michael Romeo 234.81 Jessica Fernandez 234.47 Mary Artis Tracy Little 234.22 233.96 Heather Pearce David Goodman 233.49 233.12 Jason Duty Jose Lomeli 232.68 Adam Knudtsen 232.32 232.08 Kristyn Montrallo 232.08 Robert Bell 231.88 Deborah Darnell 231.71 Mari Shipp 231.60 Gina Wilson 231.24 Chanel Mendoza 230.65 Eric Miller 230.43 Rhonda Shaffer Carlo Bonifazi 230.31 229.65 Joseph Serrano 229.60 Charles McDonald 228.69 Damien Cannaday 228.64 Walter Waddler Joan Giron 228.15 227.79 Debra Bell 227.42 Kathleen Unitas 226.30 226.14 225.22 225.02 224.37 224.01 222.36

\$218.55

218.42

218.31

218.17

218.00

217.71

217.48

216.60

214.92

214.78

214.57

213.98

213.12

212.04

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204.42

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204.08

203.94

202.43

202.17

201.83

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200.86

200.22

222.30

221.37

221.33

221.12

220.58

220.32

219.52

219.27

219.24

218.77

218.57

Total: \$31,611.90

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Reinstatement

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
David Jackson	\$2,931.93	Patrice Wise	\$619.43	Max Quasem	\$405.09	Rosemary Fleming	\$268.70
Lawrence Dennis	1,646.73	Ryan Tucker	607.41	Hank Gordon	386.94	Lorena Barriere	265.59
James Larkin	1,466.73	Craig Byer	590.40	Katherine Fallon	377.24	Thomas Reagan	264.18
Henry Getty	1,391.84	Allan Gilbert	546.06	Philip Sanabria	351.09	Salvatore Giacchi	257.13
Sami Mogannam	906.55	Francisco Zarathustra	525.03	Benton Tong	341.55	Timothy Dawe	487.29
Arthur Westergren	896.22	Elvis O'Banor	471.00	Lily Tchen	315.45	Abolfazl Mohammadi	233.25
Jason Young	874.41	Carlo Bonifazi	451.20	Adrienne Terry	300.60	Charmese Ware	231.72
Lance Martin	868.92	Alan Weissen	442.74	Jean Michell Hardee	293.94	Olaf Johnson	223.92
David Ackerman	720.57	Ghina Malaney	437.21	Earnest Loveless	286.71	Jason Beyer	223.26
Heidy Morataya	714.15	Harjeet Rana	416.81	John Bulecza	281.25	Moswen Taylor	203.58
David Wang	666.60	Marvin Sims	408.27	Jera Culbert	275.01	Gordon Mooc	202.26
Salvatore Pennisi	629.01	Raphael Bouchereau	406.44	Erin Neal	273.19	0.0000000000000000000000000000000000000	202.20

*All qualifiers listed achieved at least \$200 in bonus totals

Total: \$55,883.90

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Public Relations

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Robin Andrade	\$6,659.36	Linda Stadtler	\$1,474.75	Mario Soljan	\$661.50	Leo VanDenBussche	\$241.68
Amanda Mlinaz	4,730.00	Alexis Mathis	1,459.90	Thomas Reagan	656.63	Frances Christie	240.50
Nadine Boudreault	4,460.00	Brenda Di Somma	1,292.50	Krissa Hensley	597.00	Jerry Hartnett	235.50
Robyn Ferraro	3,478.75	Darrell Dorey	1,279.50	Stephen Matous	580.50	Pater Nielsen	212.50
Malka Arony	2,940.75	Larry Lozano	1,182.50	Vivian Dwyer	537.81	Casandra Williams	205.50
Brett Hulme	2,672.00	George Farenthold	1,176.93	Lou Nell Busby	511.50		200100
Kenneth Altizer	2,407.00	Laurie Gruber	1,024.00	Rona Pileggi Spano	460.09		
Mark Gagliardi	2,106.25	Sue Akers	823.50	Richard Case	372.50		
J T Tasker	1,985.57	Casandra Robinson	818.75	Alina Latinsky	288.00		
Donald Spohn	1,597.50	Irene Rurycz	709.00	Manon Brulotte	284,90		
Chuck Hill	1,562.50	John Wagner	686.00	Cheryl Cook	275.00		